# MOSER DICTATION STUDIES 

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# MOSER <br> DICTATION STUDIES 

by
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LYONS AND CARNAHAN

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## PREFACE

"MOSER DICTATION STUDIES" is designed for use by students who have completed their first study of Munson theory. At this point in their course a review of the important principles is necessary and thorough drill in vocabulary, reading, and writing indispensable. The DICTATION STUDIES provides the material for this work. The exhaustive lists of words illustrating the rules enable students not only to fix the principles firmly in mind, but to acquire a working vocabulary which will meet the exacting requirements of business. The letters both in shorthand and those to be written into shorthand are interesting and modern.

I was greatly encouraged when planning the book by my many high school teacher friends who felt it would meet a longfelt need. In the actual work of the book itself my thanks are due to Mrs. Emsley Cleeton, who read the manuscript and proof. The excellent typing of the book was done by my secretary, Miss Edna Smith.

I am indebted to the "Mail Bag," Prentice-Hall, Inc., Walworth Manufacturing Company, Mr. Henry M. Morse, Chief, Domestic Commerce Division, Department of Commerce, Washington, D. C., Peggy Paige (New York), Mr. Maxwell Droke, The Hoover Company, Barrett-Cravens Company (Chicago), The American Rolling Mill Company (Middletown, Ohio), and many others for permission to use their letters in this DICTATION STUDY.

I shall appreciate deeply any suggestions or criticisms on the book.


Chicago, June, 1925.
*Word-signs are starred in the text.


Phrases
I have no $w$
one way

in person $\qquad$
day after

of what a $\qquad$
by mail

it will be


Write into Shorthand
Lyons \& Company
1210 Old South Building
Boston, Massachusetts

## Gentlemen:

There's only one way to get rid of the bill collector who calls in person--pay him.

There's only one way to get rid of the fellow who collects by mail-pay him.

There's only one way to get rid of me--pay me.

Just think of what a relief it will be to you to know that from the day after you mail your check you won't be pestered with another "come across" letter from me.

The amount is only $\$ 16$. Thanks. Yours sincerely,

RULE REVIEN: The past tense of a regular verb ending in a Ster-loop is formed by changing the Ster -loop to a St-loop and adding a halflength upward or downward $R$, as:

flustered clustered pestered $\qquad$
\#master-ed $\infty$ n plastered \#muster-ed blistered festered $\qquad$ bluster-ed minister-ed \#roister-ed
 $\rho h$

$\qquad$
register-ed
 co cb filibuster-ed 4

$\qquad$

$\qquad$
 huckstered $\qquad$ upholstered

cloister-ed

sequestered
 administered

but it is
you will not be

if you are
in which you are
on our
we will

if you will
all our


may we

to whom

$\frac{\text { Write into Shorthand }}{4}$
Mr. E. M. Condo
12 East 12th Street Atlantic, Iowa

Dear Sir:
Thousands of letters to investors each year go into wastebaskets without being read--and they should; but it is a big waste for the houses that send them out.

We do not issue letters broadcast and you will not be bothered by us unless we have an offering that you will surely want if you are in the market.

The enclosed circular briefly but completely describes such an of-fering--the kind that is quickly distribute among conservative and keen buyers.

Shall we tell you about it the next time an equally good security is available?

Yours very truly,
RULE REVIEW: The past tense of a regular verb ending in a doublelength with an $N$-hook is formed by changing the double-length to a half-length and adding half-length downward R : tendered $\frac{1}{\int}$ counter-ed $\longrightarrow 3$ encounter-ed


4


LESSON. 2 (Contd)

foundered
 thundered
 maundered
 meander-ed

 surrendered
 philandered

 engender-ed 7 splintered recounter-ed


## LESSON 3

Phrases
for this purpose
he has been
from us
wasn't
was there
as I
all over the


## $\frac{\text { Read }}{5}$

## Write into Shorthand

Mr. E. M. Dudley
Muskogee, Oklahoma

## Dear Mr. Dudley:

Thanks very much for your kind response to my letter inquiring why you haven't ordered from us this season.

You state your buyer has not been to the New York market. Well, let us bring the New York market to you. Were sending goods every day on open order all over the country and weill do all we can to please you.

Just say the word and I'll send you an assortment of dresses which are the talk of the market.

Yours very truly,

RULE REVIEW: The past tense of a regular verb ending in a simple double-length (no final hook) is formed by changing the double-length of the present tense to a full length and adding half-length $T, D$, or It with the R-hook, as the case may be:
I. "Ter"
mitered
 martyred $\qquad$ sauntered

slaughter-ed
 flatter-ed
 water-ed
 filtered

metered

muttered $\qquad$ shattered


center-ed

shutter-ed

letter-ed $\qquad$ flutter-ed

halter-ed

swelter-ed

litter-ed
 palter-ed

loiter-ed

sholter-ed

smatter-ed
 infilter-ed_ran lighter-ed

II. "Der"
order-ed

molder-ed

shudder-ed
 border-ed

murder-ed
 bewilder-ed
 fodder-ed
 sunder-ed $\qquad$ shoulder-ed

III. "Ther"

wither-ed
 smother-ed $\qquad$
weather-ed leather-ed
 slither-ed

IV. In the following words, the D-stem is used after double-length $F$ or $N$, as it makes a better outline:


Past tense distinguished from metered.

Vocabulary



Phrases
very little C
we are not
it will be
whether or not

you will see

we can tell
in our
when a
about it

$\frac{\text { Write into Shorthand }}{8}$
Mr. John Stetson
New Britain, Connecticut
Dear Sir:
It will be very handy some cold night to step out of your car, open the garage doors, jump back into the car and roll right into the garage. Pull the handle and the doors are closed again.

No fussing with a squeaky hinge, no fishing around for a hook to fasten the doors with. The doors swing on Stanley Hinges and are held back by the Stanley Garage Door Holder.

Whether or not you use Stanley Garage Hardware, three points should be carefully considered. Will the

doors swing easily? Will they close weather tight? Will the hardware add to the appearance of the garage? We know Stanley Garage Hardware will onewer all these questions in the affirmative. Prove it for yourself.

Yours very truly,
RULE REVIEN: The past tense of a regular verb ending in a final N-curl
is formed by changing the curl to a half-length $N$-stem:
 cozened $\longrightarrow$
 loosened


LESSON 5

## Vocabulary



Phrases
parcel post $\gamma$
in accordance Tn
one of the

we are not


Mr. Claude Miner
Joplin, Missouri
Dear Mr. Miner:
We are sending you by parcel post prepaid a Plumb Claw Hammer. This hammer we are pleased to give you free of charge in return for sending us answers to the questions on the enclosed blank from the six carpenters including yourself, in accordance with our mutual agreement.

Try this hammer out, noting particularly the points emphasized on the question blank enclosed. Then fill out one of the blanks. Show the hammer to five of your carpenter friends and have each of them answer the questions and sign the blank. Then mail the six blanks that have been filled out back to us in the enclosed stamped envelope. Ten blanks are enclosed in case some are spoiled.

Please bear in mind that we are not soliciting praise or approval of this hammer, but that we want your frank opinion of the various features mentioned on the question blank and any further suggestions you can make for its improvement or criticisms of any point about it that you do not think is right. We want your help in
designing a hammer that will be best fitted for a carpenter's needs.

Yours very truly,
RULE REVIEW: The past tense of a regular verb ending in a Ses-circle is formed by adding a $D$ or T-stem:

possessed

dispossessed
 processed prepossessed
capsized

exercised
 ostracized
 recessed
 decease-d criticized
 emblematicize-d


LESSON 6


## Phrases

bank account their own your own large or small 2 as it is

some time ago $\qquad$ quite a while $\qquad$
what is the
$\gamma$
six per cent


Mr. Mark B. Scott
Cedar Falls, Iowa
Dear Mr. Scott:
Some time ago you decided to take advantage of our Cumulative Bond Purchase Plan. You have not carried out to your advantage the details of this plan, in that you have not made a deposit for quite a while.

What is the difficulty? Why not
 come in and talk it over? We may be able to assist you.

As you surely realize--this plan of saving is 100 per cent more attracfive than any other known method for accumulating money to invest in highgrade bonds. We are paying you now six per cent interest on your accumulated savings, and you are losing a great deal by letting your original intention to deposit your savings at regular, frequent intervals stop short.

I urge you to start today in swelling your cumulative account by sending in a deposit. Use the enclosed stamped envelope.


I thank you for your past patronage and assure you we desire to serve you in this matter.

Yours very truly,
RULE REVIEW: I. When the present tense of a regular verb ends in a half-length, the past tense is regularly formed by changing the halflength to a full length and adding half-length $T$ or $D$, as: act $\qquad$ acted $\longrightarrow$ report reported indicate_ indicated II. Where the past tense ends in half-length $T, D$, or $W$, however, the past tense is formed by changing the half-length to a full length stem and disjoining half-length $T$ or $D$; this is necessary because there would be no angle between the sterns if joined:
 filtrated palpitated intruded obtruded intruded $\begin{gathered}\text { obtruded } \\ \text { betided }\end{gathered}$
 intruded $\begin{gathered}\text { obtruded } \\ \text { betided }\end{gathered}$
 maltreated
 remonstrated $\frac{1}{1}$ concentrated
 deadened 1 irritated
 instituted
 confederated
 radiated 1 annotated
 repudiated tooted edited
 entreated
 mistreated
 demonstrated وovtq extradited


## LESSON 7

## Vocabulary

traffic Z
street

person
 pedestrian
 automobile

human

thieves

property



Mr . Charles Sears
Lake Forest, Illinois
Dear Sir:
Spring is here--the automobile season:

Joy riders, thieves, fires, accidents need not worry you, if you consult us on your insurance. Our service means:

1. Your policies correctly written.
2. Adapted to your individual needs.
3. Companies of unquestioned strength.
4. The lowest rate consistent with safety.

If you want absolute freedom from loss, peace of mind and real enjoyment out of your car, insure it with an agent who stands back of his policies and stands back of you when you have a claim.

Sign the enclosed card--if you're now insured indicate the renewal date --and post it now.

RULE REVIEN: The phrase "the other" is indicated by double-lengthening the stem Dh :
all the other
 and the other as the other at the other
 but the other

can the other
 for the other
from the other

if the other
in the other
of the other
or the other
over the other

than the other

that the other

the other day

after the other
all of the other

along the other
among the other
as good as the other
as long as the other
as soon as the other
as to the other
on the other hand
on the other part
on the other side of the case

more than the other
on the other side of a
on the other side of their
one way or the other
since the other
the other side of your
with all the other
in all the other



## Phrases

one or another

do you know
at one
at the other
which are
from our own
we 've been
more than that $\qquad$

$$
\frac{\text { Write into Shorthand }}{16}
$$

Buck Department Store
11 West Jefferson Street Rhinelander, Wisconsin

Gentlemen:
We've been in business for more than thirty-two years--making bed spreads, both white and colored. But more than that, we've been studying the ins and outs of the business, not only from our own viewpoint, but also from yours and that of the housevife.

The consequence is that the Stevens line includes bed spreads to suit the owner of the humblest cottage --to delight the lady who resides in a mansion--a Stevens Spread for every bed.

That means that every woman who enters your store is a direct prospect
for one or another of Stevens Bed Spreads.

Send now for list of free selling helps and be sure you have on hand a big and varied stock of Stevens Bed Spreads.

Yours very truly,
RULE REVIEN: The syllables "n-ter," "nether," or "n-der" after a straight or curved consonant are indicated by double-lengthening with an N-hook. (See also list under past tense, Lesson 2.)





Finally I decided to drop a line to ask whether you are willing to tell me personally, frankly, just what the trouble has been--whether there is anything we haven't done that we should have and whether there is anything we can do now to get you back on our list of customers. If there is, we surely want to know it.

Just tell me frankly--man to man. Id count it a real help to have your plain opinion--and if our positions were reversed, you know I would do the same for you.

Stamped return envelope is enclosed. Thanks for your courtesy in replying at once.

Very truly yours,
RULE REVIEW: The following words are good illustrations of the primsiple that "ter," "ther," "der," etc., are added to curved stems by doubling. (See also Lesson 2.)

ruminator
 mutilator_ designator
 internal cremator privateer defrauder
 nominator
 fraternal $\frac{5}{\text { E }}$ armature $\qquad$ intercede $\qquad$
 machinator
altercation
 alleviator
 expostulator
 illuminator underneath amphitheater enumerator understudy
 transmitter aldermanic 5 *interrogatory





Phrases
unless it
we have done
if there is anything

bring the matter
we hope you will

the other day
that there is
let us make


Write into Shorthand
20
Mr . Robert Winters
112 Barnum Street Ishpeming, Michigan

Dear Mr. Winters :
Our records show that you bought a suit from us recently. Our interest did not cease when you mado the purchase.

It is our desire to see that this garment gives you real service and sat-isfaction-we will not feel that we have done our duty as merchants unless it does.

We are writing you now to ask if this suit is giving you satisfaction. If there is anything wrong, we hope you will bring the matter to our attention and let us make things right.

Very truly yours,

RULE REVIEN: I. The " $n$ " in "trans" is indicated by an N-stem when "trans" is followed by stems T, D, F, V; or N:

transcendency transcendible transferrence transformable transcendently transcendental transcendentalist $\underbrace{\text { r en }}_{\text {Q }}$ transcendentally
 transfiguration transformation transformative transitiveness transitoriness intransitively transcendentalism

II. In all other cases the " $n$ " in "trans" is omitted:

transatlantic transcaucasia

8
 transcontinental $\qquad$
\# Special forms --"n" not omitted.

transmit

transposal transaction

transalpine

transcriber



transpositional
transubstantiate *transubstantiation


LESSON 11

## Vocabulary

Phrases

locality $\qquad$ prominent

 operators seconds courtesy golf

compiling


$$
\frac{\text { Read }}{2 I}
$$



Southern States

one of these
not only
may we
are there

but will
most likely

and I will be glad


Write into Shorthand 22
Mr. Frank A. Robinson, Cashier First National Bank Nuscatine, Iowa

Dear Sir:
May we ask a favor of you with the understanding that we will most gladly return it whenever we are given the opportunity?


We want to know the names and addresses of the more prominent business farmers and fruit growers in your locality with 100 acres or more, and the larger saw mill operators. There is not a long list of them, we assume, and if you will have your stenographer list them for us at the bottom of this letter, and return in the enclosed stamped envelope, we will not only appreciate it but will pay for the time and trouble involved, if you say the word.

Thanking you for your cooperation, we are

Yours very truly,
RULE REVIEN: The syllable "in," "en," or "un" is indicated by an minitial N-curl inside of the large L-hook on curved stems. This is because the L-hook would be hard to show on F after an N -stem in rapid writing:



LESSON 12

$\frac{\text { Read }}{23}$



Mrs. Charles E. Walton Red Wing, Minnesota

Dear Mrs. Walton:
We are going to ask a favor of you:

You are well acquainted in Red Wing, we understand--you know almost everybody around that section.

Now, we have a mailing list of good people we like to write to when there is something of very special interest going on.

We're not so sure, however, that this list is exactly correct so we've enclosed it and we hope you'll be willing to cross off the names of people who have moved and on the blank sheet we wish you would add some families who ought to be on.

If you haven't the time perhaps you have a friend who would be able to give this her attention.

We will greatly appreciate this courtesy.

Very truly yours,
RULE REVIEW: The initial N-curl is used for the sound of "in," "en," or "un" before an S-circle covering an R-hook. This avoids the awnward "back turn" which the use of the $N-$ stem would necessitate:
unstrained $\qquad$ unscratched 2 instrumentality os


## Vocabulary


learned $\qquad$ ability
 cheaply conscientious




Mr. S. W. Wright
Quincy, Illinois
Dear Mr: Wright:
We have not heard from you or from your architect in regard to the opportunity of building your house. While it may be trespassing too far upon your good nature, we are naturalty anxious to know why.

There may be good and satisfactory reasons why you should not be influenced by our attempt to lay our claims before you. These reasons may have nothing to do with us. On the other hand, they may have a great deal to do with us. We may have given an unsatisfactory impression. If there is any point we have not covered in the matter we have just sent you, we would be glad to do so.

On the other hand, if we have made a good case and presented ourselves well but there are unsurmountable peasons not concerning us which have led

you to decide differently, well and good. That is the fortune of business.

In the hope, however, that even if you cannot consider us for your building job, you might be willing to do us the favor of telling us why, we are enclosing a stamped and addressed envelope. It may be that what you write will help us, and for that help we give you our thanks in advance.

Yours very truly,
RULE REVIEW: The syllable "in," "en," or "un" is indicated by an N-curl before a circle on $M$, Lee, $R$, Ish, and $W$ to avoid the "back turn" necessay if the $N$-stem were used.
I. Circle on M .
insomnia $\underset{\sim}{\sim}$ unseemly unsmiling $\sim$ *unsympathetic n inasmuch $\gamma$ in some unsmirched an unsymmetrical $\gamma$ un II. Circle on R.
unsurmounted unceremonious unceremoniously un insurmountable
III. Circle on Ssh.
insatiable unsociable $\frac{\mathscr{Y}}{}$ unselfish $\mathcal{Y}$ unselfishness $\frac{\%}{2}$ IV. Circle on W. unswayed $\qquad$ *unworn $\qquad$ unswerving $\qquad$ unswervingly $\qquad$ V. Circle on Lee. unsalted $\sigma$ unsalable unsalaried $\sigma$ unslothful $\sigma$


## STATES OF THE UNITED STATES

| Alabama | $\bigcirc$ | Louisiana | $\Omega$ | Ohio | $\sim$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Arizona | 2 | Maine | - | Oklahoma |  |
| Arkansas | $2$ | Maryland | $\sim$ | Oregon | 2 |
| California | 4 | Massachusetts | 7 | Pennsylvania | r |
| Colorado | 1 | Michigan | 乙 | Rhode Island | - |
| Connecticu | $\sim$ | Minnesota | $\sim$ | South Carolina | C |
| Delaware | 1 | Mississippi | q- | South Dakota |  |
| District of |  | Missouri | - | Tennessee |  |
| Florida | 4 | Montana | $\sim$ | Texas |  |
| Georgia | $1$ | Nebraska | $\xrightarrow{2}$ | Utah | - |
| Idaho | $L$ | Nevada | $7$ | Vermont | c |
| Illinois | C | New Hampshire | 3 | Virginia |  |

STATES OF THE UNITED STATES (Contd)


LESSON 14

## Vocabulary

Phrases


Bush Refrigerator Company 1208 Illinois Trust Building Chicago, Illinois

Gentlemen:
I am obliged to you for the catelog illustrating your refrigerators, but am sorry to say it does not give

me the desired information.
It is the Self-Cooling Refrigerator with the motor attachments that we are interested in at the present time. If you can send to me illustrated cuts of the article which you make with the engine connected thereto, I shall be very glad.

Yours truly,
RULE REVIEN: The prefix "self" is indicated by an S-circle on the line; the remainder of the word is written in its own position after and near the circle:


self-sacrifice_ ${ }^{6}$
self-centered er
self-important
 self-recording_ $\int^{\sim}$ self-reproach
 self-restraint_os
self-preservation $\qquad$
self-possessed ep self-sufficient
 self-sufficiency
 self-indulgence $\qquad$ self-opinionated
 self-protection $\qquad$ self-registering_e \& self-regulating
 self-sustaining
 self-explanatory


## LESSON 15

## Vocabulary



## Phrases

it will be
who will make a and that I may be as well as why not
less than

if you are
what you want

and that I may bo


may we
I've just

on the other hand


## Write into Shorthand 30

Mr. C. E. Price 4155 Cass Street Detroit, Michigan

Dear Mr. Price:
A rent receipt is not much of an asset. It is the written permission of the landlord for the occupancy of a few square feet of floor space for about thirty days-after that it is valueless.

Why not buy a home and be your own landlord?

The interest on the investment, plus taxes and repairs, certainly would be less than the rent demanded for such a home as you desire, or the landlord could not afford to invest his money in property to rent. On the other hand, the value of the feeling of ownership of a home, a safe refuge for yourself and family, and a place to entertain your friends--cannot be estimated.

Many people dread the ordeal of looking for a home, being referred to houses they would not live in and neighborhoods they do not oare for.

This company will be glad to undertake that service for you. If you are interested in finding a home and

will indicate on the enclosed card about what style, size and location you desire, we will lend our efforts to find just what you want, and not bother you until we think we have it. Then, if it is not satisfactory, we will continue our search with a better knowledge of your desires.

If we cannot find just what you want for a home, we will tell you so frankly and, of course, you will be under no obligations whatever.

May we serve you?
Yours very truly,
RULE REVIEW: The prefix "magne," "magna," or "magni" is indicated by an M-stem disjoined over the remainder of the word:
 Mana Charta $\neg$ magnanimously -6 magnetically $\quad \frac{I}{C}$ magnetization T
magnificent

magnificence

magnetometer

magniloquence
 magniloquent

magnification



## Phrases

perhaps they are

the other
cost you

we are very sorry
 Write into Shorthand 34
Mr. Fred Ramsey Rome, New York

Dear Sir:
By parcel post, prepaid, we have mailed you today, one winding arm and record platform, to replace those that failed to arrive in your recent shipmont.

The originals were, doubtless, packed with the box that contained the balance of your shipment. When they arrive, kindly return them to us by parcel post, notifying us what it cost you to do so and we will reimsburse you. The opportunity you have given us to make things right with you is very much appreciated.

Very truly yours,
RULE REVIEN: Initial " $r$ " is written downward before M or H even though " $r$ " is the first sound, in order to avoid a poor or indistinct joining:



(Note: These letters were sent by a piano dealer to young people whose engagements were announced in the paper.)

Miss Alice Orch


Irvington, New Jersey
Dear Miss Orch:
Planning a home--such as you will soon have to do--is great fun. Every girl just enjoys it although every girl doesn't always get the chance. You are to be highly congratulated.

You have perhaps already considered the piano--for there must be a piano! A new home without a nice piano has that air of "something missing." You've been visiting--you appreciate the feeling.

Our piano experience has been that most folks when furnishing a home con-

P. $\sin$
side this feature first. Being a big and important item, it is generally on the top of the list.

Your husband-to-be and yourself would really appreciate our piano bargains, I am sure, for the purpose of future reference. Our pianos sold either outright or on the monthly payment plan will help solve that "planming the house" problem.

Won't you take this up with your husband-to-be just to get his opinion on the matter? You are both welcome at this store at any time to ask questions on the purchase of a piano, or to inspect any instrument you please. You won't be urged to buy.

Very truly yours,
RULE REVIEN: When initial " $r$ " is preceded by a vowel, it is written down, except when followed by stems T, D, Chay, Jay, F, V, Ith and Dee. Before these stems a downward $R$ makes a poor joining and the upward $R$ is used even though a vowel precedes:



LESSON 18

## Vocabulary

 successfully a er introducing franchise
 *publicity
 *describes extensive *principally
 valuable $\mathrm{C}_{y}$ prepared
 thoroughly
 Philadelphia wholesale

*important
 organization


## Phrases

in reference
I have been

you would be
if there is any

at that time
that it is a

if you are
we were
all our

printed matter


$\frac{\text { Write into Shorthand }}{36}$
Dale Motor Company
Spring Valley, New York
Gentlemen:
I have written you lately relafive to your handling our line and in considering this matter I thought you would be interested to know what our plans are for introducing our new Six to the public and advertising our entire line.

Our advertising department has just prepared a piece of printed matter, which describes our publicity plans for the next year and I am hating them send a copy to you. It shows how extensive our advertising program is and what a valuable help it is to all our dealers.

I want you to give careful thought to this important feature of our franchis for it means less selling effort and greater profit for the dealer when the line he handles is nationally advertised in a big way.

If there is any additional infor: motion you desire, I shall be glad to have you write me for it.

Very truly yours,

RULE REVIEW: When $L$ is the last stem and no vowel follows, downward $L$ is used; when $I$ is the last stem and a vowel follows, the upward $L$ is used:
serial-ly gradual-ly $\frac{\gamma \text { plastical-ly for fir }}{\text { of }}$

44
LESSON 18 (Con'd)
royal-1y $1 \int$
annual-1y $7 \int$
brutal-ly

menial-ly y

effectual-ly
spiritual-ly
versatile-ly
colonial-ly

elastical-ly
successful-ly ef er
gainful-ly $\frac{?}{7}$

brittle-ly
tuneful-ly

habitual-ly
 tranquil-ly $\underset{7}{2}$ mournful-ly 3 er
punctual-ly, individual-ly municipal-ly industrial-ly scoundrel-ly at of majestical-ly 2 egotistical-1y 7 statistical-ly fo f disdainful-ly conceptual-ly

sorrowful-ly

colloquial-ly č ç artistical-ly
wonderful-ly
ceremonial-ly

magisterial-ly fo
\# "Totally" distinguished from "wholly"

(Note: The following letter was sent to customers to whom the bank had given a golf-ball bank the year before.)


Phrases
after all $\longrightarrow$
this year
not only the

they'11

what you want $\qquad$
Write into Shorthand
38
Mr. Wilbur McCloud
Billings, Montana
Dear Sir:
Smack! Two hundred and fifty yards straight down the fairway.
"Notice my feet that time, Jim? They didn't slip-or turn inside my shoes-never had a drive feel quite so good as that one did."
"That's what I told you, Bill. Nettleton's are not only the best looking golf shoes I've ever seen, but they're built with some consideration of the job they're supposed to fill."

Jim's right; Nettleton Golf Shoes are the finest a man can have. The Butte Shoe Store insists upon a proper fit--and then--your game holds forth a new delight, the pleasure of playing in smart, comfortable shoes that hold you steady whether on the tee or in the trap.

Why not drop in at the Butte Shoe


Store today and look over Nettle－ ton＇s？Your visit doesn＇t place you under any obligation－－they＇ll take real pleasure in showing you our shoes．

Yours very truly， RULE REVIEW：Medial $L$ is generally written up，as：following $\sim$ Pullman Where the present tense of a verb，however，ends in a downward $L$（because no vowel follows－－see Lesson 18），the downward $L$ is retained in the participle，as：fill


A downward L following by Ing，therefore，indicates that no vowel follows the $L$ ： piling $\ell$ hailing $C$ annulling $r$ ， unfeeling $\frac{1}{2}$ curtailing $\frac{\square}{2}$ poling $\frac{1}{<}$ culling 乙，broiling＿ bailing idling $\}$ jailing $\_$ puzzling chortling
 unavailing filing $+\frac{L}{<}$ killing $\frac{\square}{\square}$ scaling a jostling
 retailing
 prevailing \＆paralleling \＆ dealing veiling bustling battling $\frac{1}{2}$ drizzling pealing exiling e crawling $\frac{乙}{}$ spindling $\qquad$ patrolling pulling
 tolling $\underset{\sim}{\frac{1}{<}}$ spilling
 strolling
 stenciling e palling
 chilling galling 乙 tilling＿＿scowling parceling
 controlling $\frac{5}{\frac{5}{2}}$ expelling＿＿＿dovetailing pooling balling $\sum_{\text {C }}^{C}$ drilling sprawling
 enthralling


LESSON 20

## Vocabulary

interior
 atmosphere archives $\qquad$ craftsmanship? thorough ( $/$ *advantage
 heartily $\qquad$ *architectural $\qquad$

## Phrases

well-known
one of the best
 it's a
upon its



Mr . F. A. Brockett
Rochester, New York
Dear Sir:
Have you ever threaded your way through an old book store, stopping now and then to pull from the archives a musty volume? Then you know the pride of discovery.

You will experience the same joy of disoovery when you remove from its cover, "Paint Mileage." The atmosphere of old craftsmanship surrounds this unique book. But it has this happy advantage--"Paint Mileage" is a twentieth-century book, practioal and thorough.

The desire to produce a thing of beauty is strong within us all. That has been achieved in "Paint Mileage." It is a model of the printer's art. But more than that--"Paint Mileage"

is brimful of tested, boiled-down facts. It is an easy reference book on interior finishing of great value in your daily work.

You'll like "Paint Mileage." It is the kind of a book that men keep. The enclosed card or a letter will bring it to you. Why not put it in the mail now?

Yours very truly,
RULE REVIEW: $R$ after $R$ is written upward, even though no vowel follows the final R:


[^0]

LESSON 21

## Vocabulary



## Phrases

hardware store $\qquad$
that will
C
in a class
there is no
that you are


of other

in this matter $\qquad$
Write into Shorthand 42
Mr . T. H. Lyman, Architect Westchester, Massachusetts

Dear Sir:
It is of interest to us to know that you are working on the plans for the Howard residence.

As you are even more interested in this matter, we feel you will see the wisdom of specifying Stanley Works' products on this building. With your past experience of these products, plus the experience of scores of other architects, no doubt you will see that hardware for permanence is specified.

The maximum amount of service, as you know, is always obtained when Stanley wrought hardware is used.

Assuring you of our cooperation when you specify our products and wishing you real success for a busy year, we remain

Yours very truly,
RULE REVIEN: Half-length $R$ is up after stems $K$, Gay, $F, V$, and Lee (upward L) even though no vowel follows, since a downward half-length R would not make a distinct joining with the preceding stem: quirt $C$, flared $\qquad$ mallard $\qquad$ declared $\qquad$ billiard $\qquad$


LESSON 22

Vocabulary


$\frac{\text { Write into Shorthand }}{44}$
Mr . Roscoe Sterling Taunton, Massachusetts

Dear Mr. Sterling:
When building your new home in Boston, the net cost of the butts and hinges used should be given stern consideration.

Stanley Ball Bearing Butts are permanent. There is no friction in the working parts, therefore no wear. Their life is your life and a great deal more.

Wouldn't it seem reasonable to swing your doors on Stanley Ball Bearing Butts and get the maximum amount of service with the minimum amount of trouble?

Tear off the bottom of this letter and get a book that shows Stanley Butts and Hinges.

Yours very truly,

RULE REVIEW: Medial R--when no vowel follows--is written down if followed by Lee (upward L):

portly $\underset{\text { r }}{\text { p }}$ cleverly $\rightarrow$ scarcely $\qquad$ sterilize pertly $\qquad$ sirloin $\qquad$ securely $\qquad$ assuredly
 tartly $\qquad$ peerless
 squarely
 reversal
 tersely
 sparsely ? ocularly $\bumpeq$ perversely

LESSON 23

## Vocabulary

 reweaving

repair
 specialize
 *privilege *somewhat
 overcoat
 contradicts

remodel

modern
 character $\longrightarrow$ burns sanitary $\qquad$ skilled $\qquad$
matched $\qquad$ *unusual $\rightarrow$ pattern $\qquad$ *practical ट appearance $+$ exclusively _ref invisible department


## Phrases

we take this occasion $\frac{\sum}{6}$ which has been by our
as good as
if you have a
which will
they are not
there is another
that our
is it not
to call your attention there is an
 in such a


Write into Shorthand
46
Mr. George E. Sailer Miller, Indiana.

Dear Mr. Sadler:
There is an old saying that clothes do not make the man and there is another saying which promptly contradicts this in the words, "Clothes oft proclaim the man." However, it took a modern philosopher to combine the two when he penned the following practical advice: "A man is introduce by his clothes and known by his character."

Admitted, that our appearances have something to do with our success in life, is it not worth while to give the buying of clothes consideration? As this is our exclusive business, we appreciate the privilege of being able to call your attention in this manner to the facilities and stock of our store.

Please keep us in mind--and if you do, I am sure the results will help you in keeping yourself in other folks' minds in the added appearance our men's furnishings will give you.

Yours very truly,

RULE REVIEN: The syllable "ler" which regularly should be written Lee with an R-hook (B list) is nevertheless written in the great majority of cases upward $L$ and downward $R$, because the $R$-hook will show on the L only after stems $K$, Gay, and $N$ :

A list:

| butler | broiler $n$ $\qquad$ | or_ | r |
| :---: | :---: | :---: | :---: |
| feller h | dallier | capsular | unsellor |
|  |  | Or | startler |
| hauler $\curvearrowleft$ | inhaler | - | olesaler |
| lower | trawler 久 | kindlier $\_$ | appealer |
| molar $\sim$ | tubular | prattler $\sqrt{ }$ | ller |
| lawyer $\bigcap$ | failure | er | fulfiller |
|  | r | hostler | lier |
| boiler | r | lar | roveler |
| tailor |  | ler | rindler |
| cellar 6 |  | er | onsular 亿 |
| rifler | lor | eller | extoller -6 |
| layer | teller h | ler $\bigcap$ | whistler |
| solar | bowler |  | lor |
| valor $¢$ | fuller | puzzier | gondolier $\sim$ rn |
| leer | ler | er | marceller |
| tyler $\bigcap$ | lor | oiler | Montpelier |
| bailor | $\bigcirc$ | r | propeller |
| oviler $\bigcirc$ | wailer | awler h | pitular |

\# Distinguished from each other.


B list:


LESSON 24

Vocabulary
conference bookkeeper forgotten

* dissatisfaction



## Phrases

the other day
think of no other
quite a while

in that way




Write into Shorthand 48
Mr. Clarence Tyler Red Oak, Iowa

Dear Sir:
You haven't given us any business now in quite a while. Yes, we've noticed it.

We hope, however, there is no dissatisfaction; if so, let's get together. A little conference will very likely straighten it out.

If you cant come in soon, tell us through a letter of any weak spots. We want to know just what you think. In that way only can we adjust our thought to yours.
if the goods bought of us last have worn so well that you haven't had to come back thus far--Good! Tell us about that also.

Weill be expecting to see you in person, or have a letter from you in a few days--the self-addressed envelope enclosed is for your convenience.

Very truly yours,
RULE REVIEW: The syllable "rence" is written Ne (upward R) with an N-hook covered by an S-circle $\qquad$ , because $R$ is the last stem and a vowel follows:

\# Written like root word.

appearance $\qquad$ debarrance

disseverance


## LESSON 25

Vocabulary apparently $\downarrow$ seriously 6 execute statistics fo specializing se preparing
 counsel
 of its in response is therefore

Phrases
in some
= which you are $h$ it will be Write into Shorthand

50

Director, Bureau of Foreign and Domestic Commerce
Department of Commerce
Washington, D. C.
Dear Sir:
Mr. John Greene, President of John Greene \& Company, 123 Fourth Street, Evanston, Illinois, manufacturers of scales and balances, called at this office today in response to a letter I wrote him a few days ago, regarding a trade opportunity for scales in Bolivia. It may be interesting to know that Mr. Greene's interest in the


Bureau was brought about as a result of a radio broadcast.

I have furnished Mr . Greene with a copy of the reserved information on the trade opportunity for scales and copies of Form 57, which he is going to execute. I have also gone over with him statistics showing the exports of scales and balances.

John Greene \& Company has been manufacturing scales and balances for several years, specializing in scales for retail business houses, but they have never considered the export field. The firm is, therefore, anxious to receive all possible information regarding the marketing of its products abroad.

Mr. Greene, the President of the concern, apparently knows nothing about exporting, but I have told him that the divisions in Washington would be only too glad to furnish him with detailed information regarding his products. As this company is seriously considering going into the export business, I shall appreciate it if you will furnish Mr . Greene as complete information as possidle.

Very truly yours,
RULE REVIEW: The syllable "rent" is written Ne (upward R) N-hook, half-length, following the general rule that when $R$ is the last stem in a word and a vowel follows, it is written Ne (upward R):



LESSON 26

Vocabulary

enlisted

courtesy $\square$
mutual

store promptly
 seriously *together *satisfaction
 cooperation inconvenience

settlement requested
$\qquad$ requested

$\qquad$

## Phrases

let us know

somehow or other $\xrightarrow{\circ}$ cannot be done
will you kindly


[^1]

## $\frac{\text { Write into Shorthand }}{52}$

Mr. J. W. Shaw
St. Cloud, Minnesota
Dear Sir:
Will you kindly let us know if we may safely count on your sending us a check for $\$ 325$, covering the overdue account of October by January 1?

We appreciate the business you have given us but in order that we may continue to serve you most helpfully, your cooperation in payments is needed.

If you find it would seriously inconvenience you to send the requested amount in one payment, couldn't you let us have a part of it now and the rest in, say, two weeks?

Your friendly cooperation will be appreciated.

Yours very truly,
RULE REVIEW: The syllables "rously" are generally written Ree (upward R), S-circle, and Lee (upward L). Note that the circle is inside the curve Lee:


deleteriously
 preposterously
 illustriously $\qquad$ industriously
 stentoriously


64
 usuriously

abstrusely

\#vigorously


LESSON 26 (Contd)
nefariously luxuriously $\frac{6}{6}$ dexterously $L^{6}$ disastrously $\frac{1}{6}$ mysteriously $\quad 6$

penuriously
 barbarously
 hilariously
 \#ludicrously
 cadaverously
 querulously $c 6^{6}$ \#arrulously censoriously_ed uproariously

odoriferously -6 chivalrously vociferously omniverously

precariously
 scurrilously ingloriously boisterously
 pestiferously burglariously
 \#opprobriously vaingloriously _C meritoriously AL contrariously $\qquad$ multifariously_صـ

LESSON 27
Vocabulary
foundry if instantaneously

Phrases
it will be

\# R-hook is used to follow the stem form.



Simple combination--and in no way affects the efficiency of the telephone.

Chook the enclosed card, drop it in the mail and well be glad to send you our booklet describing this equipment.

Yours very truly,
RULE REVIEN: The general rule is that when $L$ is the last stem and a vowel follows, upward $L$ is used, as, industrially fo closely ce. (See Lesson 18.) After an S-oircle, however, L may be made down even though a vowel follows to avoid an awkward joining or "back turn":
 previously
 immensely

diffusely


amorphously
 voluminously
 harmoniously

feloniously

universally gluttonously

cacophonously
ignominiously

symphoniously subterraneously
spontaneously



## Vocabulary

definitely by _y portfolio briefly $\frac{\lambda}{C}$ hearty earnestly builders
 enthusiastic surrounding

user's provided
 commission $\qquad$ installation $\qquad$ announcing cooperation
distributor *architects $\frac{2}{6}$
$\qquad$ $\xrightarrow{2}$
at our Phrases in order that you may be we assure you in response together with a whether or not which will in your city that you will have



Write into Shorthand 56
Mr. Ralph King Okmulgee, Oklahoma

Dear Sir:
Your advice is earnestly sought in the selection of a manufacturer's agent maintaining headquarters in your city to represent us in the sale and installation of Van Kannel products.

Your name has been selected as one of several from whom we are seeking this advice, as we believe you are in a position to recommend an agent who has proved by performance his ability to cooperate successfully with you--one who is recognized at the offices of the builders and contractors in your oity-who is familiar with the territory surrounding your city, and one who is capablo of guarding both the manufactureer's and the user's best interests.

Yours very truly.
RULE REVIEN: After half-length " $n$ " or "ing" the L-stem is written down, even though a vowel follows:



LESSON 29

## Vocabulary



## Phrases

from time to time we believe you
to your own it will be
we all
having your


don't you think,
Write into Shorthand
58

Mr. W. C. Fish Fish Lake, Wisconsin

Dear Mr. Fish:
We all forget these small accounts --mean to pay them, but simply put them off from time to time.

But unless you have conducted a similar business, you can hardly conceive of the mass of detail involved in handling thousands of these two and three-dollar accounts. And good intentions don't seem to help us much.

It will be so easy to forget again today. Why don't you do it now, while it is still fresh in your mind? You needn't bother even to write a letter --we understand how such oversights occur.

Yours sincerely.
RULE REVIEN: "Ish" is written up after $F$ or $V$ whether a vowel follows or not:



LESSON 30

## Vocabulary

## Phrases

one of the most important $\sqrt[r n]{\text { nn }}$ we will

you'11

a. year ago
it พลง a
to have you
copy of this
there is no
$\frac{\text { Write into Shorthand }}{60}$
Walters Laundry Company Algona, Iowa

Gentlemen:
A little over a year ago, a laundry in a certain Ohio town junked its entire delivery system--simply because

they discovered that they could not keep delivery promises.

It was a reasonably good system. But it wasn't quite good enough. They found a better one. So they changed.

And you would do the same thing. You are interested in increasing the efficiency of your delivery system and in cutting delivery costs. That is why we are particularly anxious to have you read a plain, straightforward, factful book called, "Keeping Delivery Promises.

We have reserved a copy of this book for you. To bring it to your desk, you have but to fill out and mail the attached postal. There is no obligedion, actual or implied.

Very truly yours.
RULE REvIEW: Initial $L$ is up except (1) when followed by stems MP or $M B$ as, lamp 5 lump $\underbrace{}_{\text {limp }}$ な; (2) when preceded by a vowel and followed by a horizontal stem as:




LESSON 31


Farley \& Forgan
Fargo, North Dakota

## Gentlemen:

We have read your letter of November 8, and carefully considered the

matter of giving you an open line of oredit. We have also considered the open loan which the writer discussed with you yesterday.

In looking over your balance sheet of September 30, it seems that you are getting along fairly well and are making some headway in your business. The nature of your assets is intangible and our committee believes that other than nominal amounts should be secured.

In looking over your accounts receivable, we observe you have a substantial clientele, and if some way could be arranged whereby you could assign some of your gilt edge accounts to the bank for the purpose of securing a loan, we would be glad to handle short-time loans for you from time to time to enable you to discount your bills.

If you think you can conveniently work out an arrangement of this kind, we shall be very glad to go into the matter with you, but, as stated above, it is the opinion of our committee that a loan up to the amount mentioned in your letter should be secured.

Very truly yours.
RULE REVIEN: Medial $R$ is regularly written up; but when medial $R$ is preceded by stem $F$ or $V$ and followed by a horizontal stem or Lee (upward L), it is written down:



## LESSON 32

## Vocabulary



Phrases
this is a
it may be an may be able to the otner
cause you


so many

there is no 6 in order
to make a dining room

(Note: This letter from the Madrillon restaurant had a piece of a palm leaf fan fastned to the right of the salutation.)

(Note: A piece of red tape was fastone to this letter.)

Mr. R. C. Jones
Washington, D. C.
Dear Mr. Jones:
This is a sample of the red tape that keeps so many business men from taking a trip to Europe.

Yet, when more intrepid souls return from abroad with tantalizing descriptions of epicurean masterpieces as served in European capitals, you can well afford to smile indulgently.

There is no red tape to be unwound in order to make a Continental "Cooks" tour via the Madrillon luncheon menu.


Fifty-five cents in coin of the realm is all the passport necessary to secure a delicious luncheon in the comfortably cool dining room of the Madrillon.

Yours for service.
RULE REVIEW: Words ending in "dently," "tently," "gently," "panty," and "bently" are written with a downward $L$ even though a vowel follows because the upward $L$ could not conveniently be made:



## LESSON 33



## Phrases

bear in mind
 is a matter of

would live
of their
after you are
 don't you feel




Mr. Robert Moffatt
Orlando, Florida
Dear Mr. Moffatt:
Do you realize that on March 11 you will be one year older --that your next birthday will then be the nearest and your insurance age will move up one notch, never to move back again?

Each notch a higher rate \& Why? For the reason that your chances of death ere gradually increasing and life insurance is a matter of mathmatics.

But, while you are older, you are wiser and your judgment serves you better. Each has broadened your experienc and experience makes us realize that we are just men--having a man's responsibility to discharge before we go l

Get out your pencil. Put down the total insurance now on your life $\theta-$ and add all your other assets. How much

income would that produce invested at $5 \%$ ? Compare that income with your present one, and it will give you some idea of the home your family would live in, the kind of clothes they would wear, and the bounty of their table-after you are gone!

Don't you feel you ought to increase your life insurance protection before passing this milestone? Honestlay, now--does additional insurance aresent any problem as compared with the real problem your family will some day face? Let us reduce this to definite figures for you-with no obligation, of course. Sign today the inclosed card.

This act of provision and care and love for those who depend on you--put off until tomorrow--is never done.

Yours very truly.
RULE REVIEW: The $L$ in the syllables "tional" should, according to the general rule, be written down beoause it is the last stem and no vowel follows; the $L$ in the syllables "tionally" should, according to the genoral rule, be written up because it is the last stem and a vowel follows. However, because of the way in which the Tion-hook is written, the L is always down in the first group (A) whether or not a vowel follows, and always up in the second group (B):

A list:


conditional-1y oonstitutional-ly intuitional-1y unconditional-ly


B list:



## LESSON 34





Write into Shorthand

## 68

I wish I could show young men and young women some easy road to success --but there is none. You may think you see some one traveling it, but if it is easy it is not permanent. It is only one of those rises which make the final fall all the harder. Success can. not be without character, and character grows as your muscles grow, through exercise.

The way to get to the top is to begin by being the best man at the bottom. Success is not an accident, but comes to the man who does his work better than the other fellow.

RULE REVIEN: "Than" is indicated--
I. After a simple stein by an N-hook:

bigger than
 earlier than $\qquad$ broader than
 smaller than $\qquad$
II. After an S-circle, Ster-loop, or Ter-hook, by a curl: worse than $\qquad$ faster than b greater than $\qquad$ less than $\qquad$ rather than $\qquad$ brighter than $\qquad$ better than $\qquad$
 tighter than $\qquad$
III. After a double-length, the "order of reading" precludes the use of the $N$-hook which would have to be read before the "ter" sound; therefore the Dhee-stem with an $N$-hook is used:


LESSON 35


Phrases
for the sake of $\xrightarrow{6}$ money order

by the way
on its
out of the
at your


we wouldn't
take care of the


Write into Shorthand
70
Mr. George Taylor Cambridge, Massachusetts

Dear Mr. Taylor:
Won't you please take care of the enclosed bill, before you forget it?

It is the third we have sent you, by the way--one just after the goods were shipped, and one about a month ago-and now we come knocking at your door again.

The amount is insignificant, I know, and if it were the only small account outstanding we wouldn't bother you. But your little debit, plus your neighbor's perhaps, plus all the rest, quickly runs into many thousands of dollars. And that, plus bookkeeping, postage and interest, totals a big debit that may become embarrassing when bills are paid every week, as ours are.

Please attend to the bill right away.

## Yours very truly.

RULE REVIEW: The syllable "kly" or "gly" is written with the L-hook on stem $K$ or $G$, in accordance with the general rule that when $L$ or $R$ forms a "liquid sound" or "blends" with the preceding consonant, the hook is used:


LESSON


there would be


## Write into Shorthand <br> 72

Mrs. George Bliss St. Joe, Michigan

## Dear Madam:

There would be some compensation for all the work of sweeping rugs by hand if that were the only really offestive method of cleaning. But investigations show that no matter how much strength you use in sweeping, the broom sweeps up only a small portion of the dirt the rug contains.

Prove this, if you doubt it. Put a coup of flour or, better yet, a sup of washing soda, on one edge of your rug and try to sweep it across. Not a particle will ever reach the other side --it will all be pushed down into the depths of the rug. Yet flour or soda is light in weight, and does not settle into the rug like traoked-in sand or gritty dirt.

Now make this same test with The Hoover and you will readily see how thoroughly The Hoover beats, as it sweeps, as it cleans. You will find in The Hoover bag not only the material you need for the test, but a quantity. of other dirt of all kinds that you never thought was in your rug.

Convince yourself of your need for The Hoover. If we can make it any more plain by another demonstration, we will be glad of the opportunity.

Yours very truly.

RULE REVIEW: The syllable "oul" or "gul" is regularly written K with the L-hook or G with the L-hook, as the case may be:


|  | Vocabulary |
| :---: | :---: |
| moral ~ | *brotherhood |
| schedule $\qquad$ 7 | Christmas |
| property | naturally - |
| *whenever | indication |
| envelope e $\qquad$ | fellowrhip () |
| deduot $L$ | *finanoial L |
| cigar - | exemptions |
| stamped $\sim$ | cooperate |
| morning ح | appreciated $\sim$ |
| courtesy $\qquad$ | Bradstreet's $\Gamma_{0}$ |
| $\frac{\text { Read }}{73}$ |  |

## Phrases

finanoial standing

is his
over and above
do you regard

in like manner
I would ask

has been taken
will you kindly

before the
latter part of this


Write into Shorthand
74
Mr. Fred Merrill, Cashier Union Central National Bank Carrolton, Georgia

## Dear Mr. Merrill:

Your name has been taken from Bradstreet's. Will you kindly furnish us the following oredit information concerning Mr. Harold Railton:

1. What is his moral standing?
2. What is his financial standing?
3. Does he own property over and above his exemptions?
4. What is his reputation for paying accounts?
5. Do you regard a credit of $\$ 500$ as safe?


Your courtesy in furnishing this information will be greatly appreciated. We will gladly cooperate with you in like manner whenever the opportunity offers.

Please use the enclosed stamped envelope for reply.

Very truly yours.
RULE REVIEW: The syllable "rel" occurring either initially, medially, or finally, is written Ne (upward R) with an L-hook:

\# Distinguished from each other.



## LESSON 38

## Vocabulary


unless


Phrases
that you are that you have not




Mr. J. B. Davidson 410 Mead Building Rockford, Illinois

Dear Mr. Davidson:
Seemingly you do not appreaiate the extension of credit to you. If 80 you have failed to show it. We have written you repeatedly regarding your past due account of $\$ 33$, which remains on our books.

Unless we hear from you in three days regarding this balance and you show some effort in the payment of it, we will take it for granted that you are ignoring the payment of this account and we will proceed to take whatever action is necessary in the colleotion of it.


Your name, as poor credit, will be given the Merchants' Credit Bureau, which is comprised of practically all the retail merchants of the city and our account with you will be handed over to our attorney.

We do not wish to bother you with letters; neither do we wish to repeatedly write letters to you and have no responses. Unless we hear from you in the next three days, we will place the matter in other hands.

Yours very truly.
RULE REVIEN: "Ingly" is generally written Ing-stem with an L-hook:



savingly

alarmingly

creepingly

slightingly $\qquad$ searchingly of_ grumblingly
 accommodatingly ट/ or c

flutteringly patronizingly $\qquad$ reassuringly $\qquad$ *languishingly $\qquad$ refreshingly
 commandingly $\qquad$ *unthinkingly $\qquad$ entreatingly encouragingly $\qquad$ exaggeratingly te

LESSON 39

## Vocabulary



Phrase 8
every one $C_{2}$ we've been $\qquad$ you are not $\qquad$


Mrs. Mary K. Benton Greencastle, Indiana

Dear Mrs. Benton:
We are anxious to know every one of our patrons as an individual. Our ambition is to insure to each the most perfect service possible; and to this end we try to keep track of those who buy from us.

For example: We 've been checking up and have learned that while you have an account here, you are not getting all the benefit you should from it. We wonder why?

Is it because you do not realize how many of a woman's desires can find gratification beneath this roof? Is it

because of some error of ours, of omission or of commission? Or is it some reason we have not guessed?

We want you to feel, Mrs. Benton, that Black \& Company is doing for you just exactly what you want done in the manner most pleasing to you, but it appears that somehow we fall short of your desires. Will you tell us how, so that we may remedy the matter?

Sincerely yours.
RULE REVIEW: "Ingly" is written with an Ing-stem and downward L-stem where the L-hook on Ing will not join conveniently to the rest of the outline. This is generally where the "ingly" follows an F or V-hook, an $N$-hook, or an S-circle, or St-loop, as:
 oravingly $\leftrightarrows$ quaffingly $\hookrightarrow$ banteringly
 complainingly $\mathrm{S}_{4}$ cunningly
 lamentingly $\qquad$ convincingly
 pantingly $y$ tauntingly caressingly
 enchantingly musingly af vauntingly u totteringly $\frac{1}{4}$ threateningly entrancingly $\frac{24}{4}$ amazingly $\sim$ stunningly $\rho$ unbendingly
 everlastingly C/4 correspondingly


LESSON 40

## Vocabulary

humanly manager ~ transportation 2 a great deal 4


Mrs. W. C. Mott
Downers Grove, Illinois
Dear Madam:
If you lived in Iceland, you'd laugh if some one offered to sell you ice. You'd say, "Why, I can go out in my back yard and cut it for nothing." And it would be quite true.

Now, here I am, practically in your back yard, waiting for you to come out and get your ice. Of course, I can't afford to give it to you for nothing, but I do promise to save you money.

It stands to reason that if a company must maintain expensive offices, motor trucks, and pay representatives high wages to deliver you ice, it cannot sell at my prices and live. It's true, you carry your own ice home from my place, but the money I'll save you will pay you a high pro rata wage rate for that minute of your time.

And when you next rage at the high

cost of living, just remember that six egg plants at $25 \not \phi^{\prime}$ each can be produced from one seed costing $1 / 1000$ th of a cent and that the cost of an article contains much more than the actual maferial involved. Likewise, with frozen water, you pay most for transportation.

I'm here to help you keep cool this summer at less money. Have one of the boys bring around the pan each morning.

Yours very truly.
RULE REVIEN: The syllable "ny" is written N-stem with an L-hook:



## LESSON 41



Miss Anne Soames

lIncoln, Nebraska
Dear Miss Soames:

This morning we received from New York a half dozen of the prettiest dinnor dresses imaginable-all in the new styles, and three of them are just your size.


Wouldn't you like to see these dresses before we show them to the general public? This is a privilege we are extending to a few patrons whom we have been permitted to serve in the past.

All these are exclusive models, of course. Certainly you will find it interesting to inspect them.

We are holding these dresses for three days of private showing before placing them on public display.

Sincerely.
RULE REVIEW: Words ending in "nor" or "nor" are generally derived from words ending in " $n$ " which are written with an N-hook. To get the sylfable "nor," "nor," etc., change the $N$-hook to an N-stem with the R-hook, thus: train 3 trainer___
mineral assignor 2 ignoramus ca kindergartner $=$ Lunar congener en chastener cor entertainer clownery c poisoner
 abstainer
 restrainer工近
 planer $\mathcal{L}$ columnar container id distrainer donor spanner \& retainer regenerate



postponer quickener
 sharpener__ chiffonier purloiner questionnaire


LESSON 42


First National Bank Waterloo, Iowa

Gentlemen:
Recently we mailed a $\$ 1$ bill and



[^2]
a request that you have some one in the bank send us the names of a few good farmers and two or three reliable men who might make good representatives for us.

We know there are busy times when such requests must be laid aside and feel sure that you intend to send us the names in view of the fact that the stamped, self-addressed envelope enclosed with the letter was not used to return William Dollar.

The question is--has the blank been lost or mislaid? If it has, we enclose another with this letter, as well as another stamped, self-addressed envelope.

In the meanwhile, may we thank you in advance for giving this information.

Very truly yours.
RULE REVIEW: The syllables "mer" and "mor" are generally written M-stem with the R-hook (A list). Where the R-hook cannot be conveniently shown as, for example, where "mer" follows stems T, D, W, Chay, stems are used for both $M$ and $R$ ( $B$ list).

A list:




RULE REVIEW: "Tire" is written by shortening the preceding consonant for the " $t$ " and adding a V-stem; "tively" in such cases would add an upward L. (See next lesson also for "tire" words.)
 retroactive
 *representative


elective

 adjective $\leq$ primitive
 relative

repletive

lucrative
 approximative
 anticipative

mitigative regulative
 enunciative reparative
 designative elaborative derogative
 abstractive
 restrictive retributive
 consecutive deprecative extractive $\qquad$ assimilative consumptive
 cooperative
 corruptive
 exclamative eradicative evaporative amplificative
 vituperative

alimentive assumptive




LESSON 44

## Vocabulary


some one

is the
at all times $\qquad$
by this time


we feel sure
 88
Augusta Manufacturing Company Augusta, Kentucky

Gentlemen:
Is the Barrett Lift Truck parchased from us several weeks ago working out satisfactorily under your conditions?

Our interest in this equipment did not cease with the consummation of the sale, and we ask that you feel free at all times to get in touch with us if at any time it should not work properly.

Perhaps by this time the great sawing in time, money, space, and labor through the use of this device has been proven beyond a doubt in your mind, and a desire to extend the system to other departments is present.

If so, permit us to again cooperate with you--manifesting this desire by a pencil notation on the face of this let-ter--and return to us.

Very truly yours.
RULE REVIEN: Where it is not convenient or possible to half-lengthen the preceding stem, (A list) "Live" is indicated by T-stem with a Vhook; (B list) "tively" by T-stem and V-stem with an L-hook.

A list:

eliminative

justificative



B list:

fictive-ly nutritive-ly positive-ly $\frac{L^{c}}{C}$ festive-ly
 fugitive-ly
 punitive-ly negative-ly


LESSON 44 (Con'd)

federative-ly exhaustive-1y

sensitive-ly
 meditative-ly


acquisitive-ly adversative-1y inquisitive-ly approbative-1y argumentative-ly augmentative-1y competitive-ly authoritative-ly
 concentrative-ly,
demonstrative-ly Lo
determinative-ly quantitative-ly



LESSON 45


## Phrases

they're


I know they are $\qquad$ the other day we have found
 in any other
a. great many

it will be
our own

it is a
that other


Write into Shorthand 90
Mr. John Bush
926 Spruce Street Philadelphia, Pennsylvania

Dear Sir:
If I came to you--sat down at your desk-aznd said that I could tell you how you could make a satisfactory

profit in 19--, you wouldn't let me get away until I'd made my words good and given you this information.

Unfortunately, I can't come to you in person, but I've come to you by mail and made just that offer. I've told you that merely for the asking you could learn how to increase your sales, reduce expenses, and stop your losses.

A great many merchants were tired of doing business without making a profit. They asked for the informal-tion--and got it. Many have written to thank me for it.

These men realized that to continue as they'd been doing meant littie or no profit in 19--, so they were open to be shown how they could do better. I know they are no more progressive than you--no more desirous of enjoying a larger profit.

So I just want to say that the opportunity is still open, and Ill see that you get this information if you'll fill out and send me the enclosed card.

Yours truly.
RULE REVIEN: To distinguish the colloquial from the non-colloquial form, place an apostrophe under the former, as:



LESSON 46

Vocabulary
uphold undoubtedly ur justice standard
 *consequence $<$ intended $\sim 1$ purely limit
 oversight
remittance customers
 discount

yesterday $q$

Phrases
we do not feel according to the
 we feel sure this morning on your part
 so as to

within the
in accordance

in this instance
per cent

we surely


$\frac{\text { Write into Shorthand }}{92}$
Ward \& Freeman
Muncie, Indiana
Gentlemen:
We wish to thank you very much for the check which you sent us yesterday in payment of our September 1 statement to you. We have been pleased to apply this to the credit of your account.

We find, however, that you have made a deduction of 2 per cent for cash discount. According to the standard terms of the rubber business, this cash discount is allowed as a premium which we are willing to pay for receiving our money promptly.

We do not feel that it is fair to us or to our other customers who all mail their checks on time before the tenth, for you to take this discount, and we would, therefore, appreciate it if you will send us an additional check for $\$ 3.24$ to take care of it.

We feel sure that you will see the justice of our position and favor us with this small check immediately.

Yours very truly.

RULE REVIEW: The following words are common illustrations of the halflengthening or shortening principle for " $t$ " or " $d$ ": product $\sim$ spasmodic
 anticipate
 authenticate $\_$ abruptly $\sqrt{\sim}$ artillery
 antiseptic $\qquad$ authenticity





$t-\frac{0}{1}+c, 0 \theta$ creon

## Phrases



Mr. Lawrence Powell Evansville, Indiana

Dear Sir:
Spring is here--the season when you will want to look around your property and see what needs to be done.

Does your house need painting? Painting a house can no more be put off with safety than taking care of the teeth. Painting a house does more than beautify--it preserves.

When you select your paints, you will want to get paints that endure and preserve as well as beautify. There is

a great difference in paints. No matter how low the price, no paint is worth having unless it is mixed with the "qualeity" ingredient.

Expense, of course, is an important item. That is why you will be interested to know that you can get your choice of twenty colors in Reparation paints for only $\$ 1.95$ per gallon. This paint is famous from coast to coast because it spreads over a larger surface and wears longer.

Here you have high quality combined with low price. It takes a much larger quantity of ordinary paints to do a job than is necessary with Reparation paint. It is made under a long-tested formula and invariably gives complete satisfaclion.

May we show you what beautiful offects you can get with Reparation paints?

Very truly yours.
RULE REVIEN: Where two stems are joined and there is no distinct angle or circle at the junction, neither stem may be shortened for " $t$ " or "d." Unless the junction is clearly indicated, the stem $T$ or $D$ must be used:



would look like a Shun-hook on the L-stem:
$\qquad$ embellished
 polished $\qquad$ abolished $\qquad$
mocabulary

## Phrases

shoe store
we are therefore

a great deal

in our opinion
one of the most

how much you

did you
what would be

with such a
your own business


Write into Shorthand 96
Freeman \& Company Burlington, Iowa

Gentlemen:
Your statement dated December 31, 1921, has arrived; and we want to compliment you upon the fact that in our opinion it is one of the most comprehensive statements we have had the privilege to receive.

The beautiful part of the statement is the fact that we know the figures are absolutely correct. It also shows that you have made considerable progress over a year ago. This fact, whon con-

$\qquad$
$\qquad$
$\qquad$
netted with the business conditions in general, shows the right spirit. We predict for you the successful year that you are looking forward to if you will continue to conduct your business as you did last year. Particularly, watch the expense items.

In analyzing the statement, we notice that your merchandise indebtedness last year was $48.61 \%$ of the value of your merchandise on hand. This year the merchandise indebtedness is $34.59 \%$ of your merchandise on hand. Your expence figured $34.15 \%$ of the sales last year, whereas this year it is only $16 \%$ of the sales.

We are also pleased to know that you are not attempting to fool yourself in the value of your fixtures and have depreciated the same $\$ 480$. At the same time, the indebtedness on the fixtares has been reduced about $\$ 400$.

Altogether, summing up the statement, it shows that you have made progress in the year 19--, and that is saying a great deal.

We thank you for submitting the statement.

## Cordially yours.

RULE REVIEW: Where the preceding stem may be shortened, "tory" is indiecate by half-lengthening the preceding stem for the $T$ and using upward R. (See following lesson.)
auditory
 crematory
 appel latory Vacillatory
 recapitulatory $\qquad$


## LESSON 49

Vocabulary
factory $L$
sincere $\qquad$

extremely


Phrases
in the future
length of time


at all times
we may know
as it is
from time to time
that you have been
if you would be kind enough
in this matter
assuring you
it wouldn't be

$$
\frac{\text { Write into Shorthand }}{98}
$$

Mr. Leslie M. Jones
Crown Point, Indiana
My dear Mr. Jones:
Please accept my very sincere thanks for the confidence you have shown in the Republic product and the Republic factory by your recent parchase of a Republic truck.

I want you to know that we are vitally interested in the future performance of your truck and will be extremely glad to receive a letter from you after your truck has been driven a sufficient length of time to enable you to form an opinion about it.

We feel that our responsibility to Republic owners does not end with the completion of the sale, and we are desirous of keeping in intimate touch with them at all times so that we may

know just what degree of satisfaction our trucks are giving.

You will be interested to know that we are placing your name on our mailing list to receive our magazine, "Haulage Hints," as it is issued from time to time.

Very truly yours.
RULE REVIEW: Where the " $t$ " in "tory" cannot conveniently be shown by half-lengthening the preceding stem, the T-stem is used followed by Ree. Note that K-tory or G-tory are written with the T-stem: expiratory $\qquad$
declaratory $\qquad$

trajectory joculatory
 exploratory
 propitiatory expository *manufactory

*satisfactory
 justificatory
fumigator
 exterminatory
 negotiator
 reciprocator
 remunerator
 excommunicatory

damnatory

immigratory
 denunciatory
 victory
 confiscatory reproductory
 compensatory
amplificatory
 renunciatory condemnatory
 contradictory commemorator

introductory

*interrogatory

supererogatory $\qquad$

LESSON 50

## Phrases

as may be few days ago
taking the liberty



Mr. Wilbur Fitch


30 North Michigan Avenue Chicago, Illinois

Dear Sir:
While passing through Glencoe a few days ago, I much admired the very beautiful cottage that you designed for Mr. Nelson. It is certainly exceptionally well handled.

I am taking the liberty of asking you to allow us to publish Mr . Nelson's cottage in BUILDING AGE, for which we have his permission. We plan to present one view either on our front cover or on a special insert printed in colored ink; in either case, the architect's name and the location of the house will be displayed prominently underneath.

We would appreciate your loaning us the plans. Blueprints will do, as we are prepared to draw all sketches here in our office. As our draughting

department, of course, specializes in drawings for reproduction, you may be assured of an adequate presentation.

It will certainly be a pleasure to illustrate some of your work, and I sincerely trust to have the courtesy of your cooperation.

Very truly yours.
RULE REVIEW:
I. The general rule is that half-lengthening may not be used for final " $t$ " or " $d$ " if a vowel follows.
II. In words of three or more syllables, however, ending in "ty" the final " $y$ " sound is omitted and the outline terminates with a halflength.
III. Where the outline ends in "ility," the consonant $L$ is indicated by an L-stem half-lengthened for the " $t$ ":

1. Where only one stem would remain if an L-hook were used, as: ability $\qquad$ not $\qquad$
2. Where the L-hook cannot be conveniently shown, as:
retrievability


In other cases the " 1 " is shown by an L-hook, as: removability
 ability
 availability
 applicability measurability
agility
futility
risibility
 removability
 reputability
$\qquad$ fallibility
 negotiability
 apprehensibility



Lesson 50 (Contd)


## LESSON 51



Webster Manufacturing Company Racine, Wisconsin

Gentlemen:
You were talking with Mr . C. E. Martin the other day about the material handling problems in your plant. He

asked us to send you the attached information on Barrett Lift Trucks and Steeleg Platforms.

The more truckers you have using the old-style trucks, and the busier they are, the greater your loss. It does not come from lost time or loafing, but from too much unnecessary labor.

All that loading and unloading, piling and reviling of materials can be eliminated by the use of Barrett Lift Trucks and our Steeleg Platforms. Your materials will be loaded on these platforms and moved from one operation to another without rehandling.

If you cant make up your seleclion from the enclosed literature don't hesitate to ask us for help--our engrnear in your city will gladly call again and go over your conditions with you.

Yours very truly.
RULE REVIEW: The termination "minate" is written with the three stems $\mathrm{M}, \mathrm{N}$, and T , thus:

terminate

disseminate

*discriminate



## LESSON 52



Mr. Arnold Taylor
Keokuk, Iowa
Dear Sir:

After writing you several letters.

we are wondering what we can expect in connection with payment of your account.

Having looked for your check from week to week, we have delayed saying anything that might show an attitude of concern in connection with the account; but, Mr. Taylor, you do not expect us to carry the account indefinitely, do you? Our reguar terms, and the major portion of our customers abide by them, are thirty days net or two per cent for payment of all invoices on the lath of the following month.

Our house has always had a great deal of confidence in you, and we feel that something extraordinary must have prevented you from handling this account in the way that it should have been.

Can we not look forward to an early settlement?

Very truly yours.
RULE REVIEW: The syllable "dene" or "dance" is written D-stem and the N -hook covered by an S-circle:

concordance



LESSON 53


Mr. Harry Collins
Bowling Green, Kentucky
Dear Sir:
If many accounts, either large or
\# Distinguished from abandon.

small, pass the maturity date any length of time, the total will soon make a very large sum of money, and they become difficult and expensive to handle.

This is mentioned so you will know why your remittance is solicited, and we believe that you, knowing the reason, will not take offense but on the contrary will want to oblige by making payment.

With the assurance of our cordial good wishes, we are

Very truly yours. RULE REVIEW: The syllable "tence" or "tance" is written with the Tstem and the $N$-hook covered by an S-circle:



LESSON 54


Mr. Frank G. Nelson
Rome, Georgia
Dear Mr. Nelson:
We offer and recommend


GEORGIA RAILWAY AND ELECTRIC COMPANY Refunding and Improvement Mortgage $5 \%$ Bonds

$$
\text { due January 1, } 1949
$$

The Company and its subsidiaries serve Atlanta, Georgia, doing the ontire electric light and power, street railway, steam heating and gas business in that city and vicinity.

The entire funded debt of the Commany is less than $\$ 17,000,000$, while the properties are valued on a depreciated basis at over $\$ 47,000,000$. Net earnings are over 2.90 times total interest requirements.

The enclosed circular describes the issue in detail. At the offering price of $90 \frac{1}{2}$, the bonds yield about $5 \frac{3}{4} \%$, and are a good investraent value. If you wish to purchase bonds, we suggest that you send in the order without delay.

Yours very truly.
RULE REVIEN: The syllable "tel" is written by half-lengthening the preceding stem for the " $t$ " and using an L-stem for the "l." "Del" words are distinguished by writing D-stem with an L-hook. (See next lesson.)

abuttal

brittle
projectile


prattle $\hat{\text { 人 }}$ entitle whittle_
 victual battle
 scuttle $\%$ chortle
 startle $\qquad$
fertile
 rebuttal
 embattle
 requital
 immortal

acquittal

throttle
volatile


## LESSON 55

## Vocabulary

Phrases
fundamental conservative securities *describes *regularly ability $\rightarrow$
substantial *experienced diversified constantly * public prepared
$\qquad$ *indispensable

this is the
 increasing their extending their making their more and more of their that their which have a some of them it will be of interest

$\frac{\text { Read }}{109}$

$\qquad$
$\frac{\text { Write into Shorthand }}{110}$
Mr . Paul Abbott Cambridge, Massachusetts

Dear Mr. Abbott:
So many factors contribute to the safety of Public Utility Bonds that some of them are apt to be overlooked even by those who regularly invest in these bonds.

With this in mind, we have propared a booklet, "The Model Investment," which explains the fundamental reasons for the high regard in which this class of securities is held by conservative investors. We are sending you a copy in the belief that it will be of intersest to you.

This is the first of a series of three booklets. The second, "The Inside Workings of a Bond House, " describes in detail the steps we take in investigating an issue of bonds before we buy it. The third, "The Language of Bonds," is a concise glossary of the terms most often used in the bond business. These two booklets will be gladly sent you on request.

> Cordially yours.

RULE REVIEW: (See preceding lesson.) "Del" is distinguished from "tel" by writing "del" D-stem with an L-hook. (See next lesson.) huddle
 riddle
 cradle I ruddle
 infidel medal
 peddle noddle T peddler
 middleman



LESSON 56

## Vocabulary

## Phrases



$\frac{\text { Read }}{111}$

if you would
let me know

$\qquad$
Write into Shorthand
112
Randall Grocery Store
Elizabeth, Kansas
Gentlemen:
I am today in receipt of a letter from one of your customers who has beer reading Knox advertisements in the current magazines, asking me to send her copy of my recipe books, "Dainty Doesserts" and "Food Economy." Her name is Mrs. Wilbur Baumann.

As I want to keep you advised of your customer's interest, I am also sending you copy of these books.

If you will kindly reply to the questions on the enclosed postcard, it will enable me to help your business as well as my own and connect your store with the national advertising campaign now running in the women's magazines, featuring original and unique recipes.

The ready sweetened and prepared brands do not sell sugar, flavoring extracts, nuts, fresh and canned fruit, etc., all of which you want to move. Knox Gelatine does sell them; my recipe feature them, and each package of Knox Gelatine makes four pints of jelly against one pint made by the other brands, so you not only make a better profit but your customers receive better value when you sell them Knox Gelatine.


Fill out the enclosed blank with a list of your customers and they will receive my recipe books with the compliments of your store.

It will be a pleasure to cooperate with you--for the greater your success, the greater mine.

Very truly yours. RULE REVIEN: When "del" is preceded by an $N$-hook, it is indicated by shortening the stem preceding for the $D$ and using the L-stem:


## LESSON 57




## Write into Shorthand <br> .114

Mr. Benjamin T. Webster Toledo, Ohio

Dear Sir:
We are glad to learn that you have recently moved to Toledo, and are writing to extend a cordial melcome and a hearty hand clasp.

We want all newcomers to Toledo to visit this bank if only to convince them that here, at least, is one bank that is not of the cold and distant type. You will get courteous, personal treatment in any department you may call upon.

To show you just how our differont departments can serve you, we enclose a pamphlet entitled, "Getting The Most Out Of Your Bank." This pamphlet explains a few of the services which we should like to render you.

Won't you come in and get acquainted? You will find the latchstring always out and a hearty welcome awaiting you.

## Sincerely yours.

RULE REVIEN: "Personal" in most cases phrases well with the following words, as:
personal action $\qquad$ $2-$

"

personal knowledge


H



## Vocabulary



## Phrases

in spite of the fact from time to time
in some way
as we have said


with us
6
good morning
$-2$
$\frac{\text { Write into Shorthand }}{116}$
Mr. R. M. Sampson
Lancaster, Pennsylvania
My dear Mr. Sampson:
Good Morning! In spite of the fact that you were unable to place the business with us on Corrugated Boxes, we cannot help but thank you for the cordial courtesy you extended to us.

We are naturally making every offort to build up a business which will merit your confidence, but you can readily understand, we cannot always bid the lowest prices.

Conditions change from time to time, however, and if you will allow us the opportunity of quoting on your next inquiry, we may be in a position to give you a price which will get us the business.

Yours very truly.
RULE REVIEN: The word "board" when standing alone is written $\qquad$ $-$ In phrases or as a part of a compound word, it is written half-length B-stem with the R-hook:

board of trustees


cardboard $\rightarrow$
seaboard buckboard
 overboard $\qquad$ 4 blackboard $\qquad$ C aboveboard
 pasteboard $\qquad$ labor board $\qquad$ State board
 board of supervisors


LESSON 59

## Vocabulary



## Phrases

year after year
years and years
it is therefore
in this way
at least
trust company
at their
four or five
in order
rather than

on the part of the $\qquad$
after you have


Write into Shorthand
118
Mr. Frank Harris
110 East 42nd Street New York, New York

Dear Sir:
You undoubtedly are deeply interested in protecting the welfare of your family after you have gone. You may have accumulated an estate ample to insure them a comfortable living, but have you taken any steps to presvent this estate disappearing when you are no longer here to watch over it?

The number of fortunes that have wasted away through the lack of business judgment on the part of the heirs is astounding--probably you know of at least one.

You can prevent your estate disappearing in this way by putting it in the hands of a responsible trust company. Our more than 38 years of banking and investment experience is at your disposal in this connection at any time.

Yours very truly.
RULE REVIEW: "N" before "ment" may be omitted from the shorthand outline where impossible or inconvenient to show:



LESSON 60

## Vocabulary

## Phrases



Bartlett \& Company


Uniontown, Pennsylvania
Gentlemen:
Good Morning: Will you be kind enough to go back to your shipping clerk and ask him to show you the Corrugated Boxes we have just sent you.


I want you to notice the general clean workmanship; the resistance of the board to the touch of your finger; and the general toughness and appearance of the boxes.

It took us quite a little while to break in the help and get our organization together, but we are proud to say that we appreciate the complimentary remarks which are being made about our boxes.

Very truly yours.
RULE REVIEW: The termination "mentary" is written M-stem with an Nhook, half-length, and upward $R$ (Ree):


## LESSON 61





Mr. J. S. Gibbon
Williamsport, Pennsylvania
Dear Mr. Gibbon:
This morning a check was received from you, paying the invoice of Septembert 20.

In making out this check $\$ 4.82$ was deducted as discount. This amount would be right provided the remittance had been received within the ten-day period, but we do not believe that you wish us to allow the discount, as our terms are 2 per cent ten days, net thereafter.

As a good business man, you wish to trade with an organization that treats each and every customer exactly

alike. Otherwise you would never be sure that you were getting the best prices. We do not believe that you wish us to make an exception in your case, as it would be only fair to our customers to allow them the same privilege.

Should we be mistaken in this, if you will let us know, it will be a pleasure to go into the matter in detail with you.

## Very truly yours.

RULE REVIEW: I. The suffix "mentally" is indicated by the word sign for "mental" written on the line. The part of the word preceding the suffix is treated as a separate word and is written in the position it would occupy if standing alone, as instru-mental $\qquad$ rudimental 140 elementally C supplemental-ly fo_ regimental _/13 sacramental $\begin{gathered}\text { nutrimental } \\ \text { no ns }\end{gathered}$ ornamentally
 sodimental_ $P_{3}$ tenemental $L_{2}$ monumentally
 argumental Lo testamental fo detrimentally ho momenta fermental $C_{a}$ ligamental
 instrumentally
 recremental experimentally
 departmental hs fundamentally

segmental _ea complemental C *developmental fragmental Co
 temperamental-1y

pedimental exal eremental
II. The suffix "mentality" is indicated by writing the entire outline in first position--the "ment" for mentality being disjoined: sentimentality os instrumentality is fundamentality us

LESSON 62



Write into Shorthand
114
Mrs. Mary K. Ford Glencoe, Illinois

## Dear Mrs. Ford:

If you have used your Royal Cleaner regularly since its purchase it now requires lubrication. Proper lubrication has a great deal to do with the satisfactory operation of the cleaner, and it is essential that the machine receive the proper attention.

Fill the two oil-cups with the oil you received with the cleaner and inspect them every month to see if the cups contain oil and refill if necessay.

It is our sincere hope that during the time you have used your Royal it has given you the utmost degree of service and satisfaction. If, for any reason, it is not proving entirely satisfactory, we want you to write us so we may correct any fault in its operalion.

We take a great deal of care and pride in the making of Royal Cleaners and always like to hear from users after they have had an opportunity to test the machine on all kinds of work and find out how much labor it really saves. An expression on the enclosed card will be very much appreciated.

Quite frequently Royal users show their cleaner to their friends, who become very much interested. To help us reach your friends, who should own Royal

Cleaners, won't you do us both a favor by giving us the names and addresses of any of your interested friends on the enclosed card.

Yours very truly.
RULE REVIEW: In words ending in "ntial" or "ntially," omit the syllables "tial-ly" after the "n," ending the outline with an $N$-hook:

residential presidential reverentially torrential
 potential-ly sentential
 expediential
 correspondential
 credential
 *differential prudential
 pestilential
 *influentially 6 circumferential $\qquad$ inherential essentially
 confidential-ly
 coessential $\qquad$ deferential-Iy $\qquad$ providentially exponential $\qquad$ *circumstantially

\# Distinguished from confidential.

Vocabulary

## Phrases




Mr. Francis Bacon
Marshall, Michigan

## Dear Mr. Bacon:

The other day down in the Justice's Court, there came up the settlement of a collection case. One man originally owed but $\$ 28$, but by the time the matter had been put into the hands of law-yers--by the time the papers had been served and the case heard--by the time attachments had been issued against the man's property--it cost him $\$ 85$ :

Haven't we been fair with you? We have written you several times, frankly, fairly, squarely and friendly, for wo do want to be friends. But if you will not take steps to even up that little matter of $\$ 28$, we will have to protect ourselves by going to law.


Frankly, what is the matter? Why not come in and talk things over with us, face to face? We are not unreason-able--we will be as fair to you as you are to us. If all cannot be paid at one time, tell us the exact conditions and weill be as considerate as possible under the circumstances.

But--in order to prevent legal proceedings, we will have to have some evidence that you actually intend to do what is right by us.

We expect to hear from you promptby.

## Sincerely yours.

RULE REVIEN: The syllables "cial-ly," "tial-ly," etc., when not premceded by "n" are indicated by "ish" with an L-hook. (See preceding lesson for "n-tial" words.)

\# Distinguished from confidential.


LESSON 64

Vocabulary


Willie's
lecture

bother 5 *wherever 2
"mid"

prevent $\qquad$ earnestly


Phrases
do you remember

should not be
just as

we may have the
with the other
copy of the

we would be pleased
very likely
and your

$n$

$$
\frac{\text { Read }}{127}
$$



Write into Shorthand 128

Mr. Francis Peterson
212 Gotham Street Madison, Wisconsin

Dear Mr. Peterson:
Willie's mother had just given her little boy a lecture and told him that his every act was known to God--

that God's eye followed him wherever he went.

Willie went down the street ashamed of himself and his faithful Fido followed close behind. In a few minutes, Willie turned into a lane, saw the dog, and then delivered himself of, "Aw, go on home and quit, follevin' me around. Ain't it enif to have God wide me all the time without you fagin' on behind?"

Now, we do not wish to be tagging on behind. We do not want to annoy or bother you one bit--but-we do want to remind you that we have sent you already one copy of the enclosed statement, and we would be pleased to have prompt settlement.

When will you oblige us?
Earnestly yours.
P. S. Yes, that's a piece of the same string we sent you with the other letter. It will prevent your forgetting this time. USE IT.
(Note: In the margin of both of these colleotion letters, three small holes were punched and a piece of red string run through them.)

RULE REVIEW: The sound of " $n$ " may be shown by a curl after an S-circle:



LESSON 65


## Phrases

Saturday afternoon \& assuring you
that you will find (ro




Jersey City Sash \& Door Company Jersey City, New Jersey

Gentlemen:
Subject to prior sale and for immediate wire acceptance, we are pleased to offer the following car of rough, dry Western White Pine from a reliable British Columbia shipper. Price is f. o. b. your station:

1 car $8 / 4$ \#3 Shop Western White Pine Rough, Dry . . . \$35.00

We can possibly increase this quantity to two cars, subject to mill's acceptance.

Please wire us your order.
Very truly yours.
RULE REVIEW: The syllables "sition," "sician," and "session," etc., are indicated by an S-circle inside a Shun-hook. (See next lesson for
"ization" words.) When preceded by " $n$," the circle and hook may be written on the non-circle side and "cover" the $\mathbb{N}$-hook, as, transi-


LESSON 67

Vocabulary
available
 conversation $\dot{C}_{2}$ Phrases
in your opinion "y



District Office
Bureau of Foreign and Domestic Commerce 1424 First National Bank Building Chicago, Illinois

Gentlemen:
According to your announcement by radio broadcasting a night or two ago, there is a market for scales and balandes in South America.

Our firm makes a standard line of counter scales, es described in the catalogue being sent you under separate cover. While we are not a large compony, we have done well in the domestic field and have gradually built up a first class plant for turning out scales and balances. The facilities we now have permit us to produce a greater volume than we are making at present and your information regarding
\# Special phrase.


South America interests me, However we have never sold goods out of this country and don't know how to go about it.

According to a publication of your Department, "Commerce Reports," which I saw in the office of a friend of mine, you are prepared to tell firms like us how to develop a foreign business and how to handle it, etc. If, in your opinion, we can sell in South America scales such as we make, will you please tell us how to go about it.

Yours very truly.
RULE REVIEW: The syllables "zation" or "sation" are written with an S-circle followed by a Shun-hook. Since the primary accent is on the " a " all these words are in second position. Where " n " precedes the syllable "zation," the S-circle followed by the Shun-hook is written on the non-circle side covering the $N$-hook, thus: dispensation _d
malversation oc o centralization 2 demobilization
 anathematization
 specialization
 synchronization
 volitalization
 conversation $\dot{C}$ dramatization \#accusation

localization $\qquad$ decolorization


Christianization $\qquad$

[^3]
mobilization
 sterilization org generalization $\qquad$ immunization $\qquad$ monetization -
externalization

monopolization
characterization


## LESSON 68



Mr. Louis Ordway


Dover, Delaware
Dear Mr. Ordway:
We presume that you will wish to have the construction of the proposed Dye House at Smithport handled by an organization thoroughly qualified by

past experience to give you entirely satisfactory service.

This organization has had an extensive experience in constructing buildings of that character; and we are certain that we can handle the work in a manner satisfactory to you.

If you will kindly advise us when you will be ready to take up the matter of construction, we shall be glad to call upon you.

Very truly yours,
RULE REVIEN: The syllables "way" and "away" are indicated (A) by a Way-breve (thoid or soid) except (B) after stems $\mathbb{N}$ or Ing or where the breve will not conveniently join. "Ways" is indicated by adding a circle to "way."

A list:



B list:


LESSON 69
aracalary
$\frac{\text { Read }}{137}$


Write into Shorthand 138

## Mr. Lee Canty

1119 Howard Street Philadelphia, Pennsylvania

## Dear Sir:

If you are planning to build, you should read our book, "Controlled Heat," carefully. It contains a great deal of valuable, practical information on the selection of a heating system for your home. There is an authoritative discussion of the advantages and disadvantages of all the various types of heat and an unbiased comparison of these heats with the new Hoffman Controlled Heat.

We shall be glad to send you a copy free of charge upon your request.

Yours very truly.

RULE REVIEW: "M" is omitted after the T-stem and before "per" (pr):

temporariness extemporarily
temperamental contemporaneous extemporaneous temperateness
intemperateness contemporaneous il



LESSON 70


## $\frac{\text { Read }}{139}$



## Write into Shorthand <br> 140

Mr . William Thompson
1220 Peoples Gas Building Chicago, Illinois

Dear Mr . Thompson:
Does the record of fifty-four years of loyal and efficient service to clients in all parts of the country mean anything to you when considering the possibilities of Secret Service?

## SUCH IS OUR RECORD:

We have high-class investigators with legal experience, who, possessing resourcefulness and the ethics of that profession, are constantly engaged in the investigation and preparation of important legal matters.

A conference will cost you nothing and a call to Main 1990 will bring one of our executives to your office at any time.

We absolutely guarantee dependable service and satisfactory charges.

Very truly yours.
RULE REVIEW: The syllable "bile" is written B-stem with an L-hook whenever possible, as: liable $\sim$ scramble otc. Where the L-hook cannot conveniently be shown, it may be omitted, as:
approvable

assessable

reprovable
 permissible

explainable

apprehensible




## LESSON 71

Vocabulary
frankly
comprehensive

preferences
selecting


6 $\frac{\text { Read }}{141}$
let us know
a great deal
certain extent

to a certain extent

some of your

at all
which will

worth while

in advance
Write into Shorthand 142
Mrs. James Baker
Madison, Wisconsin
My dear Mrs. Baker:
Just a little note to let you

know that while here in New York this week, selecting dresses for the new season, I called on Peggy Paige.

Her interpretations of the new mode are among the most charming it has ever been my good fortune to see. I seleoted a comprehensive group for our spring showing.

I am sure you will find it well worth while to put off deciding on any of the new styles until you've seen these models.

Sincerely.
RULE REVIEN: "Us" is represented by an S-circle (1) after the verb "let," (2) after breves, and (3) after prepositions represented by a single stem:



LESSON 72

## Vocabulary



Mrs. J. W. Hobson
726 Wood Street
Clarion, Pennsylvania
Dear Mrs. Hobson:
You have just moved to Clarion--

$\qquad$
at least we are so informed. We hope that you will like our little town, enjoy the associations you will form, and that your life here will be prosperous and happy.

One thing that contributes much to your happiness is the food that you eat--and it is our hope that we may contribute to your happiness here.

We sell food, groceries, if you think of food in that term, and we furthermore sell service. You will, we hope, make a careful survey of what the different stores have to offer before you settle down to any one--if you will do this we are quite sure that you will find that this is the place you wish to make your store for regular dealings.

If there is any way we may be of service to you, we trust you will call on us, and we do most sincerely hope that we may have the pleasure of personally welcoming you to Clarion and of serving your needs in our line.

Yours truly. RULE REVIEW: I. "H" before stems $P$ and $B$ (where the latter are not initially hooked) may ordinarily be omitted. If it is desired to indicate the "h," it may be done by placing a dot with the vowel before the stem as, happy. hoop_ habit 1 habitat $)$
habitable

habiliment
 hap unhappy 1
habitual habilitate $\qquad$

II. Where the $P$ or B-stem is initially hooked, the H-breve is used:
hobble $\qquad$ Hebrew hopper $\qquad$ Hebraic
 haberdasher
 hibernation
 hypercritic
 hopple $<$ Hibernia
 hyperbole
 hypercritical


pocabulary

Phrases
the other day
there are

it will
one half
it is a
in its
of it

your own

to send you the

you were

do the
he can
Write into Shorthand
146
Wellington Manufacturing Company Wilkes-Barre, Pennsylvania

Gentlemen:
You were talking with Mr. C. E. Martin the other day about the material handling problems in your plant. He asked us to send you the information on the Barrett Power-Ox you find enclosed.

This tractor has been designed for medium to heavy work where short, quick

hauls are essential. It will travel through alleys, streets, and in and out of buildings with ease and dispatch. A short wheel base and ten foot turning radius make this possible.

As a carrier it will transport 3000 pounds and will pull 40,000 pounds We can equip it with any type body to meet your own particular requirements, whether it is a one yard dump, cargo, box, or plain stake type.

Although small in dimensions, it has full one and one-half ton truck units. The materials used in its construction are the finest obtainable and the best experience and brains in the tractor field are back of it.

You may want additional informa-tion--if so don't hesitate to write for it.

Yours very truly.
RULE REVIEW: The consonants w-h-1 are indicated by the W-stem with the
L-hook:
 while

Wheeling
 whaleback

wheel


Wheeler
 whalebone
 overwhelm
 wheelbarrow
wheelright

whelp


The consonants w-l are indicated by the W-hook on upward $L$ :



## LESSON 74

Vocabulary
Escanaba

* public

* establishment

conscientious
 accompanying

painstaking

greatest

appreciate
mentioned

unquestioned $\qquad$

Phrases
to call your attention
at least
for the purpose of this
in some cases

of what
like to have you
of its
one of the
we may have the
do you think
that you will not be able to do you ever


it will be a
in person
that this is


Write into Shorthand
148
Mrs. H. J. Read
Austin, Minnesota

## Dear Madam:

We desire to call your attention to the white goods sale we are throwing open to the public February 1. We have brought together, for the purpose of this sale, all the white goods fabpics and general household articles in our entire stock, and reduced the prices on everything at least twenty per cent. We have gone so far, in some cases, 2 s to reduce the price fully fifty per cent of what it was three months ago.

We should like to have you attend this sale for we are confident that we can save you money in several of our departments. In fact, we feel that this is one of the biggest opportunities of its kind ever offered to housekeepers in Austin.

We appreciate the favors you have extended us in the past, and trust that we may have the honor of serving you at this time.

Yours very truly.
RULE REVIEW: When "s" is the first sound in a word, the s-circle is used. When " $s$ " is the first consonant but a vowel precedes, the $S$-stem
is used. Therefore, an initial S-stem indicates the presence of a preceding vowel:



## LESSON 75



Mr. Edward Cooper


Hamlet, Indiana

## Dear Sir:

Although we sent you a reminder

and wrote you a very courteous letter, we have not received payment of the installment of your note due here in June.

Very few of the many thousands of automobile buyers whom we have accommodated violate the confidence we place in them. Automobile buyers, as a rule, represent an exceptionally high type of credit purchasers--they discharge their obligations promptly. Will you be an exception?

While the note and contract you signed provide adequate means for the protection of our best interest, we are averse to legal measures which would involve a client whom we trust.

However, we do not make a practice of carrying past-due paper and, therefore, cannot hold the matter in abyance any longer.

Yours very truly.
RULE REVIEN: Use of the medial St-loop:




## LESSON 76




Mr. Wilbur Mack
Hastings, Nebraska
Dear Sir:
It is indeed unfortunate that you have not yet paid to the Commercial Investment Trust Incorporated the secand installment of your note, as the default may have an undesirable effect on your good credit standing.

We are, of course, very much interested in our good customers, and we always endeavor to use our influence

toward their welfare, pointing out to them the importance of taking care of their obligations promptly.

We were enabled to finance your note on the strength of our recommendation of you and it is reasonable to suppose that the financial institution will think hard of both of us should you not be prompt--we must keep our credit good.

Won't you send in your payment and notify us so that the proper notation may be made on our records? Thanks.

Very truly yours
RULE REVIEF: The St-loop is "floated" independently in the direction of Chat between stems in cases where, if the St-loop were placed on the first stem (as usually written), it would be necessary to cross that stem to make the second stem. In other words, "float" the St-loop where stems would cross:



## LESSON 77



Miss Sallie Bass
6932 South Green Street Chicago, Illinois

My dear Miss Bass:
Knowing your preferences in the matter of dress, I made a special offort while in New York recently to

secure two or three dresses that I thought would be particularly to your liking.

These dresses have just come in. One is a dinner gown, fashioned by Peggy Paige; another is an afternoon dress.

I am holding these out for you for a few days. Could you drop in to see them tomorrow, possibly?

These dresses are among the smartest it was my privilege to see while in the market.

Sincerely
RULE REVIEN: "Est" is indicated-
I. After a simple half-length by the St-loop although there is no place in the outline to show the vowel " $e$ " of "est":

II. After a half-length ending in an $N$-hook by half-length $S$-stem:
faintest y
$\qquad$
 kindest 3 scantest ${ }^{3}$ roundest 3
blondest $\qquad$ profoundest $\qquad$
III. After an S-circle, by a St-loop:
$\qquad$

IV. After a St-loop, by another St-loop:


moistest $\qquad$
honestest $\qquad$
 scarcest $\qquad$ sparsest $\underbrace{2}_{0}$ grossest $\qquad$ 6

$\qquad$ - 1. choicest 6

you were not $\qquad$
Write into Shorthand
156
Mrs. James Gordon Indianapolis, Indiana

## Dear Madam:

No doubt you have often wanted to buy your husband a new shirt, a sweater coat, some hose or other furnishings but you were not sure just what size to get for him.

This letter is to tell you that we have on file in our store a card which gives the exact size of the various articles of apparel he wears.

We have gathered this information because it is our desire to assist you, not only in the selection of the proper styles, colors, etc., but to be able to give you the exact size.

Just now we are displaying many now styles for the spring season which we will be very glad to show to you.

Sincerely yours

RULE REVIEW: When "it" is phrased after a word terminating in an Scircle or after the word "as," it is shown by changing the circle to a St-loop; the word "its" or the words "it is" by changing the S-circle to a St-loop, adding another S-circle. "The" is indicated after an Scircle by the breve choid:
hopes it $\qquad$ hopes it is $\qquad$
inasmuch as it $\qquad$ 2

because the $\rightarrow$ as far as the
 just as soon as it is $\qquad$ Note: as to, as the, as it 0 is it, is to, is the $\qquad$

## LESSON 79

## Vocabulary

rural $\mu$ cordially 7 purpose along
$\qquad$
$\qquad$ adjustable
prospects necessarily distribution


Phrases
some one blue print
for the purpose of on all



Mr. C. C. Webster
Upper Sandusky, Ohio
Dear Sir:
Since writing you on October 16, regarding the manufacture and distribudion of adjustable supports for rural mail boxes, we received the attached blue print from Mr. Cook who is looking for some one to manufacture his invention.

We are attaching the blue print for whatever information and value it may hold for you.

If we come in contact with any other live prospects seeking manufacturing aid which you can handle, we shall be glad indeed to refer them to you.

Cordially yours
RULE REVIEW: The medial Sez-circle follows the rule for the S-circle. I. Between two straight stems with no angle at the junction, the Sercircle is written on the circle side of the first stem: desist $-\frac{\rho}{\rho}$ deceased

*dissatisfaction
 dissatisfied $\frac{6}{6}$ emblematicized

II. Between two straight stems with an angle at the junction, the Sercircle is written on the outside of the angle:

III. Between a straight and a curved stem,
the Sez-circle is written on the inside of the curve:

intercessory

unsuspected
 unsuspicious ecclesiasticism
 eclecticism


IV. Between two curved stems, the Sez-circle is written on the inside of the first curve:
incisive $e$ solecism 6 incessant $e$ incessantly $\nless$

LESSON 80

## Vocabulary

analysis CO corroded sulphur $\qquad$ porcelain $\qquad$

## Phrases

we shall be glad $\{$
it was
as to the

$\sigma$


Cordially yours

RULE REVIEN: Generally it is unnecessary to indicate the vowel occurring between the "s" or " $z$ " sounds in a Sez-circle; however, where the word is a plural ending in "ses" derived from the singular "sis," the vowel "e" should be shown by a heavy dot placed at the bottom of the circle:


hypotheses
 parenthesis $\triangle \underset{\sim}{\sim}$ emphasis 76 emphases 76 amanuensis $\qquad$ amanuenses $\qquad$ thesis $\frac{6}{\text { theses }}$ chassis $\frac{6}{6}$ chasses basis $\qquad$ bases b synthesis eq antithesis
 antitheses

genesis $\qquad$ geneses
diagnosis
 diagnoses
 synopsis $\qquad$ dieresis
 axis
 axes $\qquad$ anastomosis $\qquad$ anastomoses tho ellipsis $\qquad$ ellipses

hypostasis
 hypostases
 metamorphosis $\qquad$ metamorphoses $\qquad$

LESSON 81

## Vocabulary

Buffalo
Niagara available
 approximately


Phrases
as soon as they are we take the liberty?
$\qquad$



Anderson Metallic Door Company Jamestown, New York

Gentlemen:
Mr. R. D. Black, of our Buffalo office, 301 Niagara Lire Building, has requested that we send you saraples of material which you wish to add to your sample collection. We are very glad to do this and have today sent you two samples each of 22 gauge ARMCO Ingot Iron alloy coated material and alloy coated steel. The samples are approximately $4^{\prime \prime} \times 6^{\prime \prime}$ in size.

In addition to the samples we have already sent, we understand that you desire iron and steel tern plate samples as soon as they are obtainable.

Cordially yours,
RULE REVIEN: "They are" is added after an "s" sound by changing the S-circle representing the "s" sound to a Ster-100p:

| as they are | 0 | as far as they are |
| :---: | :---: | :---: |
| unless they are | 6 | as soon as they are ए |
| and as they are | $\partial$ | so far a.s they are $\frac{2}{8}$ |
| knows they are | 6 | sometimes they are |
| since they are |  | and unless they are co. |
| such as they are | 8 | as long as they are e |
| thinks they are | ( | as much as they are |
| hopes they are | D | do you suppose they are |
| of course they are | 0 | inasmuch as they are |
| because they are | $\bigcirc$ | just as long as they are So |
| suppose they are | 6 | nevertheless they are $\sim \rho$ |
| I suppose they are | \& | just as soon as they are 60 |

## LESSON 82



furnishing $\qquad$
Write into Shorthand 164
Mr. Ernest Lang 1040 Sheridan Road Evanston, Illinois

Dear Sir:
We propose to furnish all labor, material and equipment necessary to complete all

> Excavation
> Masonry
> Cement Work
> Miscellaneous and Ornamental Iron
> Rough and Finished Carpentry
> Sheet Metal and Slate Roof
> Cut Stone
> Tile and Marble Work
> Stairs
> Glazing
> Rough and Finished Hardware Plastering
in accordance with sheets one to ten of the plans and sheets ten to twentytwo of the specifications for the sum of Twenty-Eight Thousand, Seven Hundred Fifty Dollars ( $\$ 28,750.00$ ).

We have estimated on furnishing a very high class job in every respect and hope this proposal meets with your acceptance.

Very truly yours,
RULE REVIEW: After a Ster-loop, "ing" is indicated by a final curl: festering 0 roistering $\qquad$ administering



LESSON 83

## Vocabulary

Phrases


Weber \& Company
10 South La Kale Street Chicago, Illinois

Gentlemen:
Particulars regarding the prop-

erty at 3246 South Clark Street, are as follows:

The property is $43 \times 80$ feet; improvements are four story and basemont building upon which a lease for 25 years may be had from May 1 at a net rental of $\$ 25,000$ a year; $\$ 25,000$ in securities must be deposited and an additional $\$ 25,000$, or a sufficient amount to put the building in first class condition, must be spent.

We would be pleased to give you any further information that you may desire.

Yours very truly,
RULE REVIEW: "Ing" is indicated after a St-loop by a final curl:
vesting $b$
rusting $\frac{e}{6}$
posting $b$
hasting -6 bursting $\underbrace{}_{\gamma}$ attesting if mistrusting -8 boasting to investing 76 entrusting f cresting _o detesting_ $\rightarrow$ untwisting adjusting $\gamma$ ballasting $\underset{ }{\vee}$ westing_ д frosting 6 boosting
 molesting
 hasting $\gamma$ worsting _r wresting $\qquad$ suggesting $\gamma^{\circ}$ lasting $\varphi$ feasting__ coasting $\qquad$ congesting $\underline{\gamma}$ tasting $f$ crusting _es Hastings
 thirsting

wasting $\gamma$ histing $\qquad$ accosting $\qquad$ distrusting fe breasting $\lambda$ interesting

jesting $f \quad$ casting $e \quad$ roasting $e$
manifesting



## LESSON 84

Vocabulary


## Phrases

on behalf of the
 of their

that other
if you have any
National Bank

some one else
we $a .11$
we want you

personal service dof

$\frac{\text { Write into Shorthand }}{168}$
Mr. Joseph Tiffany 1605 Cloverdale Avenue Provincetown, Massachusetts

## Dear Mr. Tiffany:

I am glad to welcome you to the Gotham National Bank family. We want you to feel perfectly at home with us.

When you call at the bank you will see that our officers are easily reached. They have no gate to keep you out, as banks usually do. That means a cordial invitation, with no barriers up, to talk over anything that is on your mind.

Remember we all want to make your acquaintance. When you drop in to make a deposit or a withdrawal, come over and let me introduce you to my fellow officers, unless some one else has already done so.

Sincerely yours,
RULE REVIEW: The following words illustrate the medial use of the $F$ or $V$-hook:




LESSON 85


Mrs. F. A. Jones Riverside, Illinois

Dear Mrs. Jones:
Just now I am in New York City choosing a group of dresses for the new season-hence this note.

If you are just now thinking of the new styles, you will surely do well to wait for these selections. Some of them will probably reach home almost before I do. The others we will be receiving a little later.


I take this privilege of writing you from New York because I know these new models are of a smartness and style that will especially appeal to you. A number of them are from Peggy Paige--her latest creations.

Cordially,
RULE REVIEW: The syllable "refr" is written upward $R$ with an $F$ or $V$ hook, followed by the R-stem:

revert

river

rougher $\qquad$
rover

roofer

reverse



LESSON 86

refreshment refractive reverberate
reversional

revertibility reversionary

refrigerator

refrigerate
refrangible

reflector
 ordinary ?

Phrases
if they are

\# When employed as a title, use word sign



Mr. Paul Raffell
Jefferson City, Missouri
Dear Sir:
In planning the illumination of your new building, has it occurred to you that some of the artificial light may be lost as a result of smoke and dirt?

Lighting reflectors are bound to get dirty. They often stay dirty, if they are ordinary, one-piece reflectors, principally because they are hard to clean. Meanwhile, you get only part of the light for which you pay.

$\qquad$
$\qquad$ —

The Benjamin Type RR Unit is a practical solution of this problem. Both hood and reflector are threaded, making it possible to separate them so that reflectors can be cleaned easily and often--also permitting change in style or size of reflector, if desired. It is designed and constructed to meet all the rugged requirements of roundhouse, machine-shop, and yards.

We shall be glad to tell you more about this new unit. If you'd rather, we'll take this matter up with your architect. Undoubtedly, when it comes to the matter of lighting, our illumihating engineers can give him some valuable tips and relieve him of a lot of details in planning an efficient lighting installation for you.

Yours very truly,
RULE REVIEW: The consonants $R, V$, and $L$ are regularly written upward R with an F-hook followed by upward L:

revolutionize

*revolutionary




Mr. and Mrs. James Barrett 5933 Glenwood Avenue Chicago, Illinois

Dear Sir and Madam:
Please accept our congratulations and good wishes upon the arrival of your little daughter. As our welcome to her, we are enclosing a Baby Pass Book, showing an initial deposit of one dollar and hope that with the addition of further deposits this amount may grow to a substantial sum with which to start Miss Shirley on the road to success.

Looking forward to many visits from you and to serving you at any time we can, we remain

Yours very truly,
RULE REVIEW: After an F-hook, on upward $R$, "ing" is indicated by a curl, since the "ing" stem does not conveniently join:
 unswerving 33

## LESSON 88

## Vocabulary

## Phrases



## $\frac{\text { Read }}{175}$

$4 \sim p_{\times 1}, 2 G_{6} / 4<$
$\frac{6}{6} \beta, 2+\frac{6}{6}+\frac{2}{6}$


Weber Manufacturing Company
Racine, Wisconsin
Gentlemen:
"SELLING SOUND"
--that's what we are doing. Selling

not simply an attractive-looking signal, but a sound that is heard-that will call a man anywhere in your plant instantly.

Something more powerful, more compelling than ordinary bells, gongs, or whistles; yet not raucous and annoying. That's the tone from the Benjamin Industrial Signal.

It is the sound that can't be absorbed by the every-day noises of the machinery. If there is anything more you want to know in particular about it, we shall be glad indeed to send you an interesting booklet on signaling.

Very truly yours,
RULE REVIEN: Between two stems (the first onding with an S-circle and the second beginning with an R -hook) when the R -hook cannot be show in the usual way, it may be indicated by covering the R-hook with the S-circle and beginning the second stem at the top of the circle:



## LESSON 89

Vocabulary
relationship 2) identified $-\frac{y}{-}$ recommend $<$ serve 2 realized
 annual

medium

* owner
 desirable

*suggestions
 corporation cooperative $\rightarrow$ ? usefulness acquaintances institution stockholder



Phrases
personal interest there are
 at the same time $\qquad$ in view of your of which you are
 of all
which will
at any time
from its


0


Write into Shorthand 178
Mr . R. E. Thompson
276 Madison Avenue New York, New York

Dear Mr. Thompson:
I am pleased to note that you have become a stockholder of the Chase National Bank, and wish to welcome you in the new relationship. In view of your interest, I am writing you to invite your cooperation in our efforts to increase the business and usefulness of this institution.

Much of the success of the Chase may be attributed to the support received from its stockholders, and I trust that you will make use of our facilities and recommend this bank to your friends and acquaintances who may desire new or additional banking connections.

Our customers are free to use the main office at 57 Broadway and any of the six branch offices in New York, conveniently located to serve the entire city, and the Hamilton Trust branch office at 191 Montague Street, Brooklyn. Our facilities are complete and provide for every detail of conmercial banking, including a highly specialized service in our Trust and Foreign Departments.

It is our constant purpose to render each customer a service that will meet his individual needs, and we urge you to feel free at all times to discuss your business problems with

Sincerely yours,
RULE REVIEN: The general rule has been to write the suffix "ship" with the Ish-stem (1) disjoined where only one stem precedes, (2) joined where more than one stem precedes as, courtship $\Rightarrow$ executorship $\qquad$ .
A more practical and logical rule would be to write "ship" always with a disjoined Ash, which is the rule followed in the illustrations which follow:

membership _y
 fellowship ( $)$ *governorship $\rightarrow$, lordship r) relationship _2/ *ownership C/
penmanship
 speakership
 companionship acquaintanceship_(_)
township f, *citizenship of
 directorship
scholarship guardianship (T) senatorship marksmanship
survivorship of, authorship
 executorship $\qquad$
partisanship ?
statesmanship_\&
professorship $\qquad$

LESSON 90

Vocabulary
preferences

models


* suggestions $\qquad$
obligation $\qquad$
store
current

smart
occurred

$\frac{\text { Read }}{179}$


Phrases
New York City $\frac{7}{1}$ that are $C$ you've been we couldn't within a
quite sure some time bear in mind
 that will in mind of course
like to have

$\frac{\text { Write into Shorthand }}{180}$
Mrs. Frank Dixon
712 South 12th Street Escanaba, Michigan

Dear Madam:
No doubt you've been noticing in

the current magazines some of the smart new styles that are just coming out.

It has occurred to me that you may have seen some that particularly took your fancy. I wonder if we couldn't be of service in obtaining something similar for you?

I make this suggestion because I am leaving within a few days for New York City to make a selection of the new styles--including a group from Peggy Paige. I am quite sure that if you were to state your preferences, I could find something that would ideally meet them.

If you think so, too, and will drop in some time this week, I can take a few notes that will help me to better keep your ideas in mind.

Sincerely,
RULE REVIEW: Following are groups of phrases which should be practiced and memorized; the phrases in each group are distinguished from each other:
all the time
from the time

did you ever
did you have

for use
for yourself
 any other no other
about when
by the wa
and with
and with
any other
no other

any one

> no one or not
are not $\qquad$
$\qquad$

at last
at least

$\qquad$
special contract $\frac{8}{2}$
sub-contract $\rho^{\text {L }}$
do you ever
do you have
New York City
New York State
at her

indeed
in doubt
in him
to come
to go

Vocabulary


LESSON 91

## -



Mrs. Fred Snyder
Decatur, Illinois
Dear Madam:
We are taking the liberty of writing to inquire if you know of some competent woman whom you would recommend, whose circumstances are such that an opportunity to earn considerable money as our agent would be appealing. Our high-grade products have a very ready sale among the better elements of the buying public.

During the course of your splendid work as a member of the Woman's City Club you, no doubt, come in contact with many worthy persons who must earn a living. We will appreciate your sending the name or names of anyone in your community who would like conscientiously to take up this work.

With our compliments we are forwarding under separate cover a halfpound package of our assorted Baked


Confections which we trust you will enjoy. This is one of the products we make and you can see it is an unusually fine, delicious confection.

We will thank you for any cooperation that you are in a position to give us.

Very truly yours,
RULE REVIEN: The negative of words beginning with an $N$-stem is formed by prefixing another N -stem to the positive form:


## Vocabulary

orchard ?
$\qquad$ immaculate $\sim$


Mrs. Walter Drake Indianapolis, Indiana

Dear Madam:
Tart, freshly squeezed juice of prime, ripe lemons, blended with sugar and eggs into a creamy, delicious filling, a flaky, tender, golden crust, topped with a fluffy, delicate layer of pure white-of-egg meringue--that's Pittsford lemon pie.

The filling is the secret of a Pittsford lemon pie. It is made as you yourself would make it, with pure fruit juice blended with sugar and eggs, with just a dash of the grated rind for flavor, and the meringue is beaten whites of eggs with just a trace of sugar, delicately browned.

A Pittsford pie is a perfect pie,

made in a spotless kitchen, with care and pains and skill, and true regard for the honorable and old-fashioned art of making pies.

Your grocer has a delightful treat awaiting you--a Pittsford lemon pie. Order YOURS tomorrow. Never will you eat a more delicious pie than this. Be sure you get a Pittsford pie. There is no other like it.

Yours 'very truly,
RULE REVIEN: The negative of words beginning with an $M$-stem is formed by prefixing another M -stem to the positive form:



## LESSON 93



We wish to thank you for your

order No. B. O. S. 6003, dated Deember 12, according to the accompanying form acknowledgment No. 41841.
$14 r$. Woodrow erred in quoting you $\$ 190$ for the one-color hend-shift No. 97 Recorder, the price having been reduce to $\$ 175$ each, as stated on the form acknowledgment.

We have specified to the factory that the day to day lift is to take place at midnight. However, there may be some irregularity in your schedule of working hours which makes it necessary that the lift take place at another time. Will you also inform us on this point?

In case you have not made arrangements for your time cards, we should be pleased to submit blue prints, suggestions and a quotation, with a view to furnishing them.

Yours very truly,
RULE REVIEW: A list: The negative of words beginning with $R$ is formed by prefixing an R-hook:



B list. Where the positive form is written Rel ( $R$ with an L-hook), the negative is formed by a downward $R$ followed by stem Lee:


irreligious

irrelevantly irrelievable



## Phrases



Mr. T. S. Thompson
General Agent
C. M. \& St. P. R. R. Chicago, Illinois

Dear Sir:
I have investigated the complaint from the agent at Kansas City that way bills for his division reaching him are illegible.

I find that on two or three occasion last month a substitute bill clerk was handling this division, taking the place of the regular clerk who was ill. The bills written by this substitute clerk were somewhat illegibile.

The regular clerk is back on the job, and I am sure there will be no further cause for complaint.

Yours very truly,
RULE REVIEW: The negative of words beginning with $L$ is formed by pres-
fixing an L-hook:

illegibleness
illegitimately

illiberalness

illimitable-y

illimitability

illiterateness

illogically $C$ illogicality illogicalness

## LESSON 95

## Vocabulary



Phrases
it is true for instance
 as well as

must be
if not
is it
of these


very little time $\subset \Omega$
one of the
short notice

you will agree

you will agree

do not be
here is a
so it is
Write into Shorthand 190
Anderson Lumber Company Muscatine, Iowa

## Gentlemen:

Five important points should be considered when buying material for roofing purposes. Here they are:

1. Will this material be durable?
2. Is it fireproof?
3. Is it easy to put on?
4. Will it look well?
5. Will the lasting qualities justify the price?

You will agree that any product which fulfills all these requirements must be an ideal material for roofing purposes.

Galvanized Armco Ingot Iron is the answer to all of these important requirements. Years of actual service have proved it to be an ideal roofing

material. The number of users indicate the confidence placed in this material as a durable product. Its superiority when compared with steel sheets is evident.

A lower insurance rate goes with the installation of Armco Ingot Iron roofing material. Furthermore, the roof is easy to put on. Simple but efficient methods of fastening are used. Very little time is required to apply any one of the several types of roofing you may choose.

A roof covered with Armco Galvanized Ingot Iron presents a neat and uniform appearance over the entire surface. When applied, provision is made for expansion and contraction, thus eliminating chances for buckling or tearing.

In deciding to use sheet metal roofing, do not be confused by cheaper materials that are offered. Common sheet metal may be had for less, but in the long run it will prove higher in price than Armeo Ingot Iron. The initial price is not always the actual cost.

Roof your new building with Armco Ingot Iron galvanized sheets. It will give you years of service. Write us today in the enclosed addressed stamped envelope for an estimate on your requirements. We can supply you direct from the mill on short notice.

Yours very truly,

RULE REVIEW: $P$ after $N$ when indistinctly sounded may be omitted. (Note: In the present tense of words like jump, clamp, trump, etc., the $P$ is distinctly sounded and is indicated in the shorthand outline, thus: jump $\_$_clamp . In the past tense, however, it is indistinct and is omitted.)
dumped

slumped
 presumption $\qquad$ lumped tempted
 tempting
 preempted
 limped

stumped
 promptly preemption
 prompted $\square$ exemption
 tempt
 swamped
 assumption
 revamped assumpsit
 scrimped

preempt $\qquad$ skimped
 thumped
 resumption no clumped $\qquad$ consumption
 prompt h trumped
 redemption
 vamped $\qquad$ clamped $\qquad$ cramped $\longrightarrow$ tramped $L$ contemptible crimped
 exempt

jumped

primped
 decamped L glimpse
 unkempt
 contemptuous


## Vocabulary

Phrases
for your own
having you
part of this
you do not have
*Savings bank
per cent
we suggest

personal interest
Write into Shorthand
192
Mr. A. E. Becker
8th and Hill Streets
Los Angeles, California
Dear Mr. Becker:
There's an old friend of yours here that you ought to look up, with the idea of renewing your relations.

It's your Savings Bank Account.
We call it an old friend advisedly, for in time of need it would serve you as few other things at your comand can.

You recall, of course, that you opened this account and then stopped making deposits. The money deposited has been earning interest right along, and the balance standing to your credit forms too good a start for you to ignore.


The fact that you began the account shows that you had the right idea, and also that you can maintain it if you make up your mind to do so.

We suggest the Per Cent Plan-setting aside a certain percentage of your earnings REGULARLY. You soon get to regard it as a sort of obligation, like your grocery bill, and you meet it with surprising ease.

This letter is written out of a genuine personal interest in your weldfare, and with the sincere desire of seeing you numbered among our active customers again.

Cordially yours,
RULE REVIEN: The suffix "fulness" is indicated by the F-stern and the final S-circle, disjoined, and placed near the preceding part of the word:


frightfulness *healthfitiness
 *unhealthfulness
 unfaithfulness ungratefulness
 *untruthfulness masterfulness
 mistrustfulness
 plentifulness purposefulness regardfulness
 regretfulness
 remorsefulness
 reposefulness
 reproachfulness resentfulness
 resourcefulness $\qquad$ respectfulness
 revengefulness sorrowfulness thoughtfulness



LESSON 97

## Vocabulary



> Phrases

in order

six per cent
to be used
a number of

since that date



Write into Shorthand 194
Mr. Richard Ames
Drake Hotel
Chicago, Illinois
Dear Sir:
Several days ago we offered you a number of

ILLINOIS IMPROVEMENT 6\% BONDS--AT PAR.
The demand for these bonds has been very strong-in fact we have sold over $\$ 200,-$ 000 worth since that date, these being taken by both private investors and bank clients.

As previously stated, these issues are purchased with extreme care and only after our representatives have made a most thorough investigation as to the property improved. The past record of these bonds in making prompt payment of principal and interest insures for them a continued active market. They afford our clients a safe investment, yielding a full $6 \%$ interest return, Exempt From All Federal Income Taxation.

If in the market at this time, we would suggest your giving them careful consideration, as we feel they will meet your approval. We would also suggest your telegraphic advices, charges collect, if desirous of securing any amount as we know that the few bonds unsold will not remain on hand for long.

Soliciting your order for any

amount, we are
Yours very truly,
RULE REVIEW: The suffix "ireness" is indicated by the $V$-stem and the final S-circle, disjoined, and placed near the preceding part of the word:





## Phrases

assuring you


I came

you would have
 are all

Write into Shorthand
196
Mr . George E. Simon
Aurora, Illinois
Dear Sir:
Two weeks ago I wrote to you call.

ing attention to the fact that a payment on your account with us was overdue. I am afraid my letter miscarried in the mail: for I am sure you would have responded had you received it.

Please don't think that I am writing now to grumble or find fault. Owing to the fact that our sales are all made on the monthly payment plan, we simply have to see that payments are promptly and regularly met. Otherwise we could not remain in business.

I am taking it for granted that you have neglected the payment simply through thoughtlessness, for if there had been any fault in our goods or service, you surely would have told us about it. I know you will send the paymont promptly upon receipt of this letter.

Awaiting your remittance and wishing you every success, I am

Yours very truly,
RULE REVIEW: The suffix "lessness" is indicated by the stem Lee (upward L) with the final S-cirole, disjoined, and placed near the preceding part of the word:


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| :---: | :---: |
| godlessness - | painlessness |
| haplessness \O | peerlessness |
| harmlessness an $¢$ | pitilessness |
| heedlessness | pointlessness ${ }^{3}$ |
| * helplessness | powerlessness |
| formlessness $\underbrace{\circ}$ | recklessness |
| * hopelessness $\triangle 0$ | senselessness__ |
| joylessness / $/$ | shadelessness |
| listlessness f | shapelessness |
| lovelessness 10 | shiftlessness |
| *timelessness $¢$ | sleeplessness |
| tirelessness | spotlessness er |
| sunlessness _o 0 | tunelessness |
|  | *truthlessness |
| tamelessness C | shamelessness |
| tactlessness L | *thanklessness ( $\rho$ |
| uselessness | voicelessness 6\% |
| viewlessness | *worthlessness |
| needlessness | bloodlessness s ${ }^{\text {c }}$ |
| restlessness ec | heartlessness 40 |
| ruthlessness |  |



## Vocabulary



Mr. Dan E. Webb


1306 Peoples Gas Building Chicago, Illinois

Dear Sir:
It is more than Life Insurance that you have:

It is Peace of Mind Insurance.
And that is about the best thing a man can have.

It is Self-Respect Insurance.
The man who feels the need of more life insurance and fills that need without urging will experience and is entitled to a gain in selfrespect.

It is Character Insurance.


Most successful men will admit that the early self-denials, the little hardships of premium payments on life insurance helped to build their characters.

It is old Age Insurance. Peace of mind, self-respect and character are conducive to old age. Life Insurance can be used to build a pension for yourself. Though you may never need it, what harm to have it.

It is Credit Insurance.
Business men recognize the impordance of taking their life Insurante when they can get it. Later when it may be needed as collataral, it may not be obtainable.

You have your life insured. Have you insured it for the value you have the right to place on it?

Yours very sincerely, RULE REVIEW: The suffix "bleness" is indicated by the B-stem with the final S-circle, disjoined, and placed near the preceding part of the word:




 contemptibleness contractibleness controllableness demonstrableness
 unreasonableness
 unseasonableness
 *ungovernableness


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[^0]:    \# Distinguished from prefer.

[^1]:    \# R-hook makes better outline.

[^2]:    \# Special phrase.

[^3]:    \# Distinguished from accession.

